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Department of Financial Institutions
Credit Union Division

Illinois Chartered Credit Unions

1981 Annual Report

BEST AVAILABLE COPY

1981

Consolidated Annual Report

of

Illinois State Chartered

Credit Unions

A comparative analysis of the financial operations and statistical data of all the State of Illinois chartered credit unions for the calendar year of 1981.

Department of Financial Institutions
Credit Union Division

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1981 ANNUAL REPORT
ILLINOIS STATE CHARTERED CREDIT UNIONS
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SEAL OF THE STATE OF ILLINOIS
UNION
NATIONAL
SOVEREIGNTY
STATE
1868
1818
AUG. 26TH 1818

FOREWORD

The 1981 Annual Report of Illinois chartered Credit Unions is published as required by Section 9 of the Act.

1981 was a good year for unions in Illinois even though the 11.6% average annual growth in member shares of the past decade slowed to 4.2% in 1981. Classes of shares and share drafts continued to play an increasingly important role as common shares for the first time did not experience an annual increase over a prior year.

The data compiled in this report indicates that Illinois Credit Unions adapted to the rapidly changing economic environment. For the first time since 1977 the net margin between the yield on loans and the dividend expense on average shares increased. The 120% annual increase in net income transfered to surplus and retained earnings is another indicator of financial strength.

If 1981 is representative of the next decade, Illinois Credit Unions should continue to thrive.

Michael E. Fryzel

Michael E. Fryzel
DIRECTOR

March 31, 1982

State of Illinois
State Chartered Credit Unions

SUMMARY OF SIGNIFICANT CHANGES

(Figures as of December 31)

	1980	1981	% Change
Credit Unions	996	960	– 3.8
Members	1,432,594	1,446,075	+ .1
Assets	$2,262,949,768	$2,367,852,235	+ 4.6
Total Shares	$2,050,300,196	$2,136,733,513	+ 4.2
Total Dividends	$ 144,228,905	$ 175,561,828	+21.7
Total New Loans	$ 926,625,268	$1,243,151,139	+34.2

RATIOS FROM THE CONSOLIDATED FINANCIAL STATEMENTS

	1980	1981	Increase / (Decrease)
Reg. Res. & Surp. to Assets	7.1%	7.0%	(.1)
Reg. Res. & Surp. to Loans	10.0%	10.2%	.2
Loans to Total Shares	78.9%	76.3%	(2.6)
Non-Risk Earn. Assets/Shares	35.7%	34.5%	(1.2)
Operating Exp. to Total Income	31.0%	28.6%	(2.4)
Div. to Total Income	60.1%	60.5%	.4
Net Charge off Loans to Tot. Income	4.9%	4.7%	.2
Loans 2 mo. or more delinquent/ total loans	3.6%	2.8%	(.8)
Yield on Ave. Loans Outstand	11.3%	12.7%	1.4
Div. Rate on Ave. Share Outstand	7.3%	8.4%	1.1

NEW CHARTERS GRANTED 1981

Chart. #	Date	Name	Common Bond	Location
2494	01/81	Means	Occupational	Chicago
2495	02/81	Chicago Land Electric	Associational	Berwyn
2496	03/81	Oak Forest	Occupational	Oak Forest
2497	06/81	IBEW Local 193	Associational	Springfield
2498	07/81	Hillsboro Community	Community	Hillsboro
2499	07/81	Travenol Employees	Occupational	Deerfield

Financial Review

During 1981, Illinois chartered Credit Unions increased their members total shares and total assets by 4.2% and 4.6% respectively over 1980. Growth in these two areas were down significantly from the average yearly increase of 11.6% for each over the last 10 years.

All of the growth in member shares were due to the continued significance of classes of shares and share draft accounts. Common shares totaled approximately $1.6 billion down from $1.7 billion for a 4.3% decrease; whereas total classes of shares increased from $289 million to $428 million in 1981 and comprised 20% of total shares as compared to 14.2% in 1980.

The 4.3% decrease in common shares represents the first time that total common shares has not grown from one year to another.

An important observation of the increased importance of classes of shares as a percent of total shares is the 21.7% increase in total dividends paid from $144 million in 1980 to $175 million in 1981. The dividend rate on average total shares increased from 7.3% to 8.4% representing the largest annual increase in overall cost of funds ever experienced.

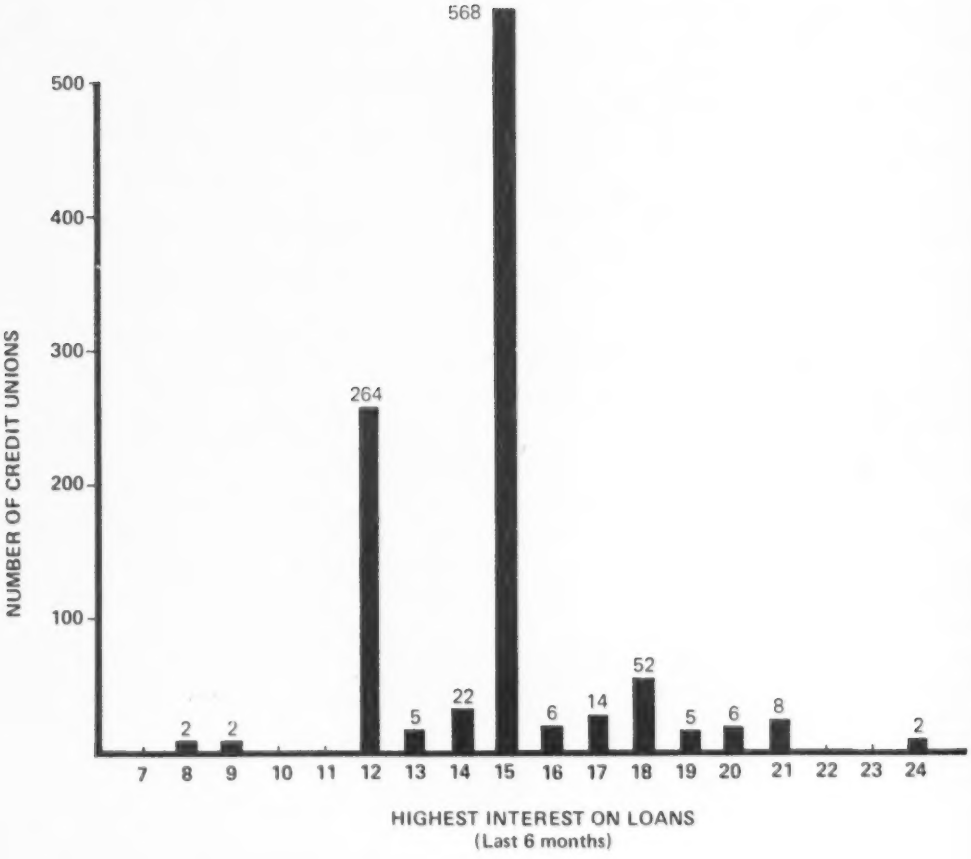
Illinois Credit Unions had been allowed to increase the maximum rate on loans to 15% on January 1, 1980, and were given further flexibility to increase rates when HB438 lifted the usury ceiling effective September 25, 1981. This flexibility in pricing loan services and the high yields available on investments resulted in an increase in total gross income of 21.1%. The average yield on loans increased from 11.3% in 1980 to 12.7% in 1981 and yield on investments increased from 10.7% in 1980 to 14.1% in 1981.

For the first time since 1977 the net margin between the yield on loans and the dividend expense on average shares increased as illustrated below:

	1977	1978	1979	1980	1981
Yield on Ave. Loans	10.9%	10.8%	10.9%	11.3%	12.7%
Dividend on Ave. Shares	6.1	6.3	6.8	7.3	8.4
Net Margin	4.8%	4.5%	4.1%	4.0%	4.3%

In the time between the September 25, 1981 date the usury limit was eliminated and the end of the year, 94 of the 960 credit unions reported increasing their interest rates on loans above the previous 15% ceiling. The most common rate was 15% reported by 568 credit unions with two reporting interest rates as high as 24%.

The graph illustrates the distribution of the highest interest rates charged by the 960 credit unions as of December 31, 1981. 4 newly chartered credit unions were omitted as they had not issued loans in 1981.



PATTERNS OF SHARE GROWTH

The Table below illustrates the increasing importance of classes of shares and share drafts which together accounted for over 23% of total shares in 1981.

Share Category	1977	1978	1979	1980	1981
Common	96.2%	93.9%	90.1%	83.5%	76.8%
Classes	2.9	4.8	8.2	14.2	20.0
Share Drafts	.9	1.3	1.7	2.3	3.2
Total	100%	100%	100%	100%	100%

ASSET / LIABILITY MANAGEMENT

Loans as a percentage of total assets were 68.9% at year end. The loan/share ratio of 76.3% was the lowest in the past decade and was a decrease from 78.6% in 1980.

Investments comprised 24.6% of total assets with almost 79% of all investments having maturities of less than 1 year. The volitility of interest rates during the year coupled with a growing awareness of the need for sound asset/liability management and the increase in class of shares of which 83% had maturities less than 1 year indicate that for the most part credit unions have reacted favorably.

ALL SAVERS CERTIFICATES

Beginning October 1, 1981 credit unions as well as other financial institutions were allowed to offer All Savers Certificates to members. These certificates have a maturity of 1 year and the dividends are exempt from federal income taxes up to $2,000 on a single return ($4,000 joint).

In the three months of 1981 that these certificates were available 229 credit unions issued almost $104 million which at year end comprised 24% of total classes of shares and accounted for 75% of the $138 million annual increase in classes of shares from 1980.

These totals are largely influenced by two credit unions, United Airlines Employees and Construction Equipment (formerly Caterpillar Employees) which accounted for 43% of the total All Savers Certificates issued.

INCOME AND EXPENSE

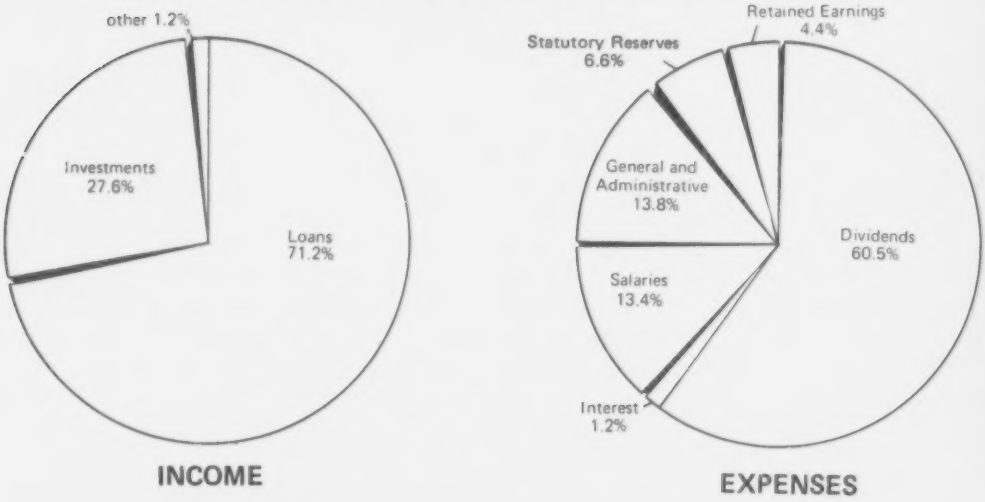
The percentage of total income derived from loans fell over 8% from 79.8% in 1980 to 71.2% in 1981. This is primarily due to soft loan demand resulting in 26.5% of total assets to be in investments which experienced high yields nearing 20% at various times during 1981. The effects of this can be seen in the increasing portion of total income that resulted from these investments which was up to 27.6% of total income as compared to 19.5% in 1980.

The combination of high rates of interest available on investments and the higher interest rates credit unions were allowed to charge members for loans resulted in a 21% increase in total income in 1981 over 1980. After allowing for the higher cost of funds due to the continued significance of the higher cost of classes of shares this resulted in the transfer of 4.4% of total income to surplus and undivided earnings for an increase of 120% over 1980.

A summary of the major consolidated income and expense allocations is as follows:

INCOME AND EXPENSE

Distribution for Illinois Credit Unions in 1981



LOAN LOSSES

The federal bankruptcy law that took effect October 1979 coupled with the economic downturn in 1980 and 1981 has resulted in a dramatic increase in loss loans during this time period. Data from the national and state level tends to confirm the Departments' judgement that delinquency is the single most serious problem of credit unions on supervisory watch lists.

In the two years credit unions have been required to recognize the losses on loans as an expense (provision for loan losses) these losses have increased from $10.9 million in 1980 to $13.7 million in 1981 for a 25% increase. In 1981 the loan loss expense was 6.6% of total loan income compared to 5.7% in 1980.

Real Estate Lending

The Credit Union Act was amended in October 1974 to permit credit unions with assets in excess of $1.0 million to make loans to members secured by real estate. The following table summarizes this lending activity. (Columns 3-6 are statistics only from credit unions shown in column 2 which reported outstanding real estate loans.)

Year	CU's with Assets of $1.0 Million or more	CU's Reporting R.E. Loans	Total Real Estate Loans at 12/31 (000's)	% of Loans at 12/31 –	Real Estate Loans Made during year (000's)	% of All Loans Extended	Real Estate Loans as % Of All CU loans
1975	228	7	$ 588	2.4%	$ 590	3.5%	.06%
1976	248	11	$18,861	13.0%	$18,868	16.9%	1.7 %
1977	282	21	$43,725	15.3%	$22,197	11.8%	3.2 %
1978	300	21	$65.024	18.1%	$25,172	10.9%	4.0 %
1979	310	23	$66,246	16.1%	$19,173	8.4%	3.7 %
1980	304	25	$72,362	17.9%	$10,043	5.4%	4.5 %
1981	307	28	$79,321	17.9%	$ 9,740	4.0%	4.8 %
	(1)	(2)	(3)	(4)	(5)	(6)	(7)

Due to a change in reporting forms, the 1980 totals are only for first mortgage loans. Previous year's data includes both first and second mortgage lending.

The lack of widespread real estate lending is suggested by the small number of eligible credit unions making such loans. As in previous years approximately two-thirds of the activity reported was by Construction Equipment Employees Credit Union (formerly Caterpillar Employees), Peoria.

Share Drafts

Share drafts were first approved by the Department in December 1974. In 1977 the Department studied the initial results of this program and issued a position paper and Guidelines for credit unions which wanted to offer this service. The statutory authority for share drafts was again confirmed by the General Assembly with the passage of the recodified Act effective January 1, 1980. The development of this service is summarized below.

Year Ending 12/31	CU's with Assets of $1.0 million or greater	CU's with S-D	Total S-D balances (000's)	% of Total Shares for CU's in program	% of All CU's Shares
1975	228	4	160	.4%	–
1976	248	18	4,895	1.8%	.4%
1977	282	28	13,062	4.0%	.8%
1978	300	46	23,064	4.3%	1.3%
1979	310	49	31,524	5.2%	1.7%
1980	304	83	46,650	5.5%	2.3%
1981	307	100	68,598	6.9%	3.2%

As in prior years the share draft balances of the Contruction Equipment Credit Union (formerly Caterpillar Employees Credit Union), Peoria account for approximately one-third of the total reported.

Share Insurance

The Illinois Credit Union Act required all Illinois chartered credit unions to make application for share insurance no later than December 31, 1981 and receive a commitment for share insurance by December 31, 1984.

In accordance with the Act the Directors of the Department of Financial Institutions and Department of Insurance approved the application of The National Deposit Guarantee Corporation (NDGC) as an insuror of state credit union share accounts. Until the June 18, 1981 approval of NDGC, the National Credit Union Share Insurance Fund (NCUA) was the only approved insuror of share accounts.

At the end of 1981, 771 of the 960 credit unions had been approved for share insurance representing approximately 97% of the $2.1 billion total shares. All others made application by the December 31, 1981 deadline and will be considered for approval in 1982.

24 credit unions with total share balances of $400 million were approved by NDGC.

Year 12/31	No. Insured Credit Unions	% Of All Credit Unions	Total Assets Insured CU's (000's)	% Of All CU Assets
1976	466	41.2%	$ 940,918	60.9%
1977	480	43.8%	$1,196,994	65.9%
1978	514	48.4%	$1,419,968	70.2%
1979	580	56.0%	$1,534,721	71.0%
1980	664	66.7%	$1,691,734	74.8%
1981	771	80.3%	$2,311,023	97.6%

Dissolutions

Throughout the year the Department worked with credit unions having operational problems. In some cases where difficulties were long standing the credit unions had been the object of regulatory supervision for a period of time; in other situations, such as a plant closing, the dissolution was much more sudden. As permitted under Section 63 of the Act, 39 credit unions (including 6 federally chartered) with total assets in excess of $42 million were merged with other Illinois chartered credit unions. When merger is not an option, credit unions enter liquidation. Ten liquidations commenced in 1981 involving net share balances (shares less outstanding loans) of over $2.4 million.

1981 MERGER SUMMARY

Cancel Date	Charter Date	Name	Assets (000's)	Surviving Credit Union
01/05	1946	Amfile	96	Kankakee Co. Industrial & Occupation
01/05	1957	Galesburg Trades & Labor Assembly	204	Galesburg Chapter
01/09	1956	W.W. Young Employees	216	Sherwin Williams
01/22	1961	Aurora Pump	220	Aurora Chapter
01/22	1961	Aurora Metal	131	Aurora Chapter
01/29	1957	I.P.M. Employees	83	Graphic Employees
02/02	1948	ChiVit	54	Paysaver
02/18	1952	Fischer Employees	90	Paysaver
02/18	Federal	Y.A. Employees	139	Warner Employees
02/24	1957	Methodist Hosp. Emp.	468	Illinois Hospital Emp.
02/24	1960	Picker Dunlee	41	Picker Employees Federal
03/12	1956	Central Terrace	33	Harry O. Perlee Chapter
04/14	1954	Spring Valley Garment Workers	103	Tri-County Chapter
04/27	1956	Northwestern Telephone Employees	229	C.I.C. Central Region Federal
05/01	1952	McKee Door	137	Aurora Chapter
06/24	1958	Continental 503	85	Paysaver
06/24	1957	International Paper	58	Paysaver
06/25	1941	I.P.T.	713	Aurora Chapter
06/25	1949	Barkman Chevrolet Emp.	16	Vermillion County Chapter
06/26	1934	Urbana Public Schools	210	Champaign County Schools
07/17	1927	Silvis Community	1,611	International Harvester E. Moline
07/20	1976	Northwest Tri-County Association	1,342	Rock Island Arsenal Federal
08/10	Federal	Des Plaines HFH Emp. Federal	219	Illinois Hospital Emp.
08/25	Federal	Lockport Texaco Emp. Federal	714	Central of Will County
09/08	Federal	General Foods Federal		General Foods—Kankakee
09/17	1946	United	167	John L. Kelly Chapter
09/18	1953	Hi-Flier Employees	10	Land of Lincoln
09/21	1974	I.P.E.S.	80	Acme Continental
09/22	1954	Spector Employees	168	S. V. Federal
09/24	1960	Burns Employees	62	Tri-County Chapter
09/25	1969	Upaw Chicago IPS	198	Diesel
09/29	Federal	ABMC Federal	273	Illinois Hospital Emp.
10/19	1957	Danville Producers Dairy	72	Vermillion County Chapter
10/28	1950	Universal Bleacher	32	John L. Kelly Chapter
11/17	1936	St. Benedict Parish	70	St. Gregory
11/23	1972	Chicago State University Emp.	170	Union Teachers
12/81	Federal	Aurora College	17	Kane County Teachers
12/21	1954	Wilkins Employees	61	Mid-Central
12/28	1934	International Harvester E. Moline	33,388	Mississippi Valley Chapter

1981 LIQUIDATION SUMMARY

Cancel Date	Charter Date	Name	Shares	Charter #	Procedure
01/19	1941	Certainteed Employees	41	0771	Voluntary
01/30	1936	Dohrn Transfer	1,217	0389	Voluntary
02/02	1955	E.U.C. Employees	159	1760	Involuntary
04/15	1954	F.F.	539	1660	Voluntary
05/27	1974	U.S. Ry. Mfg. Co.	89	2445	Involuntary
05/27	1941	Scholl Employees	332	779	Involuntary
06/30	1980	M.C. Employees	8	2488	Involuntary
10/06	1956	Rolled Steel	19	1837	Voluntary
10/13	1973	MacMillan Bloedel Emp.	20	1963	Voluntary
11/20	1978	A-T-A of Illinois	41	2482	Involuntary

Credit Union Advisory Board

Section 11 of the Illinois Credit Union Act provides for a Board of Credit Union Advisors who shall consult with, advise, and make recommendations to the Governor and to the Director on matters pertaining to credit unions.

The Board consist of 7 persons with credit union experience and are appointed by the Governor. All of the Board's meetings are open to the public. The Chairman, individual Board members or the Department may be contacted by anyone wishing to place an item on the agenda.

The Board has proven to be a valuable and necessary forum for exchanges with the industry.

BOARD MEMBERS – 1981

Board Members	Credit Union	Term Expires
Gene Artemenko, Board Chairman	United Air Lines Emp.	01/17/83
June McLaren	City of Harvey Employees	01/18/82
Angel Lopez	Chanute Military	01/17/83
Donald E. VanHorn	Little Co. of Mary Hospital	01/17/83
James D. Wangelin	Attorney – Peterson, Ross, Schloerb & Seidel	01/18/82
Harold T. Welsh	General Foods Employees	01/18/82
Merritt E. Hedden	Scott	01/17/83

1981 – BOARD MEETINGS HELD

Date		Major Topics
02/24	United Air Lines CU, Elk Grove Village	Rules & Regs; New Charters
04/15	International Harvester Farmall CU, Rock Island	NDGC, Credit Union Evaluation System
06/2	Caterpillar Emp. CU, Peoria	NDGC, Annual Report
07/29	Argonne CU, Argonne Nat. Laboratory	Field of Membership, Investments
10/8	Springfield Hilton Springfield	Usury Rate, Community Charters, Day with Director Callahan
12/22	United Airlines CU, Elk Grove Village	Uninsured Credit Unions

ILLINOIS CREDIT UNION FIVE YEAR SUMMARY

At Year End ($000's omitted)	1977	1978	1979	1980	1981
Total Assets	$1,805,048	$2,023,981	$2,161,387	$2,262,949	**$2,367,852**
Total Loans	$1,346,840	$1,606,083	$1,762,501	$1,617,661	**1,630,919**
Total Shares	$1,523,199	$1,772,535	$1,886,043	$2,050,300	**2,136,733**
Total Dividends Paid	$ 89,665	$ 105,003	$ 119,322	$ 144,228	**175,562**
Total All Reserves	$ 128,655	$ 143,693	$ 154,706	$ 161,286	**166,266**

Significant Ratios	1977	1978	1979	1980	1981
Total Reserves/Assets	7.1%	7.1%	7.2%	7.1%	**7.0%**
Total Reserves/Loans	9.5%	8.9%	8.8%	10.0%	**10.2%**
Loans/Shares	85.1%	90.8%	93.5%	78.9%	**76.3%**
Loans/Assets	74.4%	80.2%	81.6%	71.5%	**68.9%**
Operating Expense/Total Income	33.1%	32.7%	34.2%	31.0%	**28.6%**
Net Charge-offs/Total Income	3.1%	3.2%	5.0%	4.9%	**4.7%**
Dividends/Total Income	55.7%	55.9%	56.0%	60.1%	**60.5%**
Yield on Average Loans	10.9%	10.8%	10.9%	11.3%	**12.7%**
Dividends/Average Shares	6.1%	6.3%	6.8%	7.3%	**8.4%**
Net Margins: Loans-Dividends	4.8%	4.5%	4.1%	4.0%	**4.3%**
Actual/Potential Members	39.5%	41.4%	42.0%	40.3%	**33.0%**

Number of:						
	Credit Unions	1,095	1,063	1,035	996	**960**
	Members	1,274,732	1,354,048	1,406,798	1,432,594	**1,446,075**
	New Charters	6	5	3	6	**6**
	Mergers	26	23	18	30	**33**
	Liquidations	16	14	13	15	**9**
	Conversions	—	—	—	—	**—**

ILLINOIS CREDIT UNIONS
STATISTICAL SUMMARY – PERCENTAGE DISTRIBUTION OF CONSOLIDATED BALANCE SHEETS AND OF INCOME STATEMENTS

	1977	1978	1979	1980	1981
ASSETS					
Non Risk Investments	24.2%	18.2%	15.4%	27.1%	**26.5%**
Loans	74.3	80.2	81.6	71.0	**68.3**
All Fixed Assets	.9	.9	1.1	1.2	**1.4**
Other	.6	.7	1.9	.7	**3.8**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
LIABILITIES AND EQUITY					
Notes Payable	4.2%	3.7%	5.1%	1.8%	**1.7%**
All Other Liabilities	1.4	1.6	.5	1.0	**1.1**
Common Shares	83.9	82.1	78.6	75.7	**69.2**
Class of Shares	3.4	5.5	8.6	14.9	**21.0**
Regular Reserve	4.0	4.1	4.3	3.7	**3.6**
Retained Earnings	3.1	3.0	2.9	2.9	**3.4**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
INCOME					
Net Loan Income	82.6%	83.9%	86.5%	79.8%	**71.1%**
Investments	16.7	15.8	14.3	19.5	**27.6**
Other (including gains & losses)	.7	.3	(.8)	.7	**1.3**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
EXPENSES					
Salaries & Benefits	13.4%	13.2%	14.1%	14.0%	**13.4%**
General & Administrative	17.3	16.2	15.8	15.0	**14.0**
Interest	2.4	3.3	4.3	2.0	**1.2**
Total	33.1%	32.7%	34.2%	31.0%	**28.6%**
Dividends	55.7	55.9	56.0	60.1	**60.5**
Regular Reserve & Loan Loss Provision	7.7	8.4	7.7	6.9	**6.5**
Surplus	3.5	3.0	2.1	2.0	**4.4**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
CONSOLIDATED BALANCE SHEET
December 31, 1980 and December 31, 1981
(In Thousands of Dollars)

	1980	1981	Analysis of 1981 Totals
ASSETS			
Cash on Hand & in Banks	$ 30,537	$ 43,380	
Common Trust Investments	57,727	53,545	
S & L and Bank Investments	171,194	102,053	26.5%
U.S. Gov. & Agcy. Oblig.	182,958	231,396	
Shares of Other C.U.	13,557	5,301	
Dep. in Central C.U.	129,478	190,932	
Loans to other C.U.	637	239	
Loans to Members	1,617,661	1,631,085	68.3
(Allow. for Loan Losses)	(12,674)	(14,720)	
Furn.-Fix. (Less Depr.)	9,462	10,601	
Land & Build. (Less Depr.)	18,496	21,895	5.2
Other Assets	43,916	92,145	
Total Assets	$2,262,949	2,367,852	100%
LIABILITIES			
Accounts Payable	7,477	4,732	0.2%
Notes Payable	41,137	40,048	1.7
Dividends Payable	10,157	13,847	0.6
Other Liabilities	5,678	6,226	0.3
Total Liabilities	$ 64,449	$ 64,853	2.8%
NET WORTH			
Common Shares	$1,713,724	$1,639,955	69.2%
Other Classes of Shares	289,926	428,180	18.1
Share Draft Accts.	46,650	68,598	2.9
Regular Reserve	82,136	84,548	3.6
Undivided Earnings	31,434	41,583	1.7
Other Reserves	34,630	40,135	1.7
Total Net Worth	$2,198,500	$2,302,999	97.2%
Tot. Liab.-Net Worth	$2,262,949	$2,367,852	100%

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
For the years ending December 31, 1980 and December 31, 1981
(In Thousands of Dollars)

	Dec. 31 1980	Dec. 31 1981	Analysis of 1981 Totals
INCOME:			
Interest - Members' Loans	$ 192,305	$ 206,617	71.2%
(Less Interest Rebates)	(852)	(442)	(0.1)
Interest - Investments	46,678	80,209	27.6
Gain (Loss)-Sale of Invest.	(245)	427	
Other Income	1,664	3,364	1.3
Total Income	$ 239,550	$ 290,175	100%
EXPENSES:			
Salaries and Benefits	33,489	38,767	13.4%
Insurance (Less Rebates)	9,846	10,431	3.6%
Interest on Borrowed Money	4,695	3,565	1.2
Dividends	144,229	175,562	60.5
Provision for Loan Losses	10,963	13,729	4.7
Office Operation Expense	11,706	10,919	3.8
Other Expenses	14,046	19,164	6.6
Total Expenses	$ 228,974	$ 272,137	93.8%
Net Earnings:	$ 10,576	$ 18,038	
Distribution of Net Earnings:			
Regular Reserve	$ 5,722	$ 5,300	1.8%
Surplus Accounts	4,854	12,738	4.4
Total Distributed	$ 10,576	$ 18,038	100%

STATE OF ILLINOIS
CREDIT UNION DIVISION
STATE CHARTERED CREDIT UNIONS CLASSIFIED BY TOTAL ASSETS
For years ending December 31, 1980 and December 31, 1981

	NUMBER OF C.U. 1980	1981	% OF 1981 TOTAL C.U.	NUMBER OF MEMBERS 1980	1981	% OF 1981 TOTAL MBRS.	ASSETS IN THOUSANDS 1980	1981	% OF 1980 TOT. ASSETS
LESS THAN $10,000	4	1		432	120		29	6	
10,000 - 19,999	11	7		1,124	482		197	113	
20,000 - 24,999	4	3	13.4	155	122	1.3	88	72	0.3
25,000 - 49,999	36	35		4,466	4,389		1,371	1,396	
50,000 - 99,999	96	83		14,758	13,132		7,382	6,195	
100,000 - 199,999	146	136		37,651	34,003		21,964	20,220	
200,000 - 349,999	132	139	38.0	47,984	48,863	8.9	35,111	38,127	4.1
350,000 - 499,999	107	90		50,727	45,861		44,584	37,728	
500,000 - 749,999	87	83		57,012	51,175		52,998	49,848	
750,000 - 999,999	69	76	16.6	66,308	66,743	8.1	60,677	67,095	4.9
1,000,000 - 1,999,999	128	117		169,575	146,125		182,438	164,397	
2,000,000 - 4,999,999	108	117		259,410	270,100		330,386	357,291	
5,000,000 - 9,999,999	36	38	32.0	176,161	182,491	81.7	254,161	267,779	90.7
10,000,000 OR GREATER	32	35		546,831	582,469		1,271,563	1,357,585	
GRAND TOTALS	996	960	100%	1,432,594	1,446,075	100%	$2,262,949	$2,367,852	100%

ILLINOIS STATE CHARTERED CREDIT UNIONS
CLASSIFICATION BY COMMON BONDS OF INTEREST

Common Bond	No. of Cred. Unions 1980	No. of Cred. Unions 1981	Number of Members 1980	Number of Members 1981	Assets in Thousands 1980	Assets in Thousands 1981	Assets % Increase (Decrease)	% of 81 Total Assets
ASSOCIATIONAL								
Cooperative	9	7	21,796	20,098	15,293	18,171	18	0.8
Fraternal & Professional	13	13	10,141	10,696	12,698	14,101	11	0.6
Religious	70	69	57,882	57,885	58,715	64,281	9	2.7
Labor Unions	44	44	48,154	48,865	43,654	46,904	7	2.0
Other Associations	30	30	52,490	106,794	41,354	106,924	159	4.5
TOTAL ASSOCIATIONAL	166	163	190,463	244,338	$ 171,714	$ 250,381	46	10.6
OCCUPATIONAL								
Agriculture	0	0	0	0	0	0	0	0.0
Mining	2	2	765	755	755	718	(4)	0.0
Contract Contruction	4	4	1,381	1,485	644	690	7	0.0
Manufacturing	402	385	584,143	582,966	1,032,002	2,069,330	4	45.1
Food	49	48	41,352	42,432	62,478	64,536	3	2.7
Textile and Apparel	8	7	1,953	1,859	1,969	1,883	(4)	0.1
Lumber and Wood	7	7	3,448	3,357	4 788	4,597	(4)	0.2
Paper	19	15	4,070	3,533	3,553	3,309	(6)	0.1
Printing & Publishing	42	39	33,376	34,398	30,568	30,919	1	1.3
Chemical	28	29	29,581	29,770	50,755	56,920	12	2.4
Petroleum Refining	11	11	16,060	28,487	16,412	50,601	208	2.1
Rubber and Plastics	5	5	1,743	1,906	1,090	1,195	9	0.1
Leather	2	2	1,275	1,289	1,195	1,095	(8)	0.0
Stone and Glass	5	4	2,369	2,161	2,877	2,957	2	0.1
Metal	92	89	107,218	100,197	155,308	159,240	2	6.7
Machinery	111	110	325,880	319,010	681,788	673,675	0	28.5
Other Manufacturing	23	19	15,818	14,567	19,215	18,403	(4)	0.8
Transportation	56	52	130,508	125,832	449,904	432,564	(3)	18.3
Communications	30	29	47,080	47,410	71,134	74,388	4	3.1
Utilities	21	21	31,129	31,340	46,676	51,026	9	2.2
Retail	23	22	21,592	19,417	16,074	17,274	7	0.7
Finance	18	17	13,497	13,745	13,588	13,494	0	0.6
Service	49	47	39,665	48,476	31,919	40,183	25	1.7
Education	79	77	115,976	117,912	130,576	140,324	7	5.9
Government	115	114	216,896	174,745	268,356	236,538	9	10.0
Federal	42	40	155,014	113,282	206,851	167,889	(19)	7.1
State and Local	73	74	61,882	61,463	61,505	68,648	11	2.9
Other Occupational	5	4	2,394	1,893	2,371	2,051	(13)	0.1
TOTAL OCCUPATIONAL	804	774	1,205,026	1,165,976	$2,049,865	$2,078,581	1	87.7
Community	26	23	37,105	35,761	$ 41,369	$ 38,890	6	1.7
GRAND TOTAL	996	960	1,432,594	1,446,075	$2,262,949	$2,367,852	4	100

ILLINOIS STATE CHARTERED CREDIT UNIONS
CLASSIFIED BY COUNTIES
AS OF DECEMBER 31, 1981

County	# of C.U.'S	Total Assets	Total Common Shares	Total Members
Adams	14	$ 17,101,409	$ 15,190,707	12,217
Alexander	0	0	0	0
Bond	0	0	0	0
*Boone	1	176,263	151,645	439
Brown	0	0	0	0
Bureau	2	247,048	219,371	298
Calhoun	1	34,479	28,872	128
*Carroll	2	5,533,342	5,050,114	2,851
Cass	1	478,635	411,644	433
Champaign	29	102,482,303	86,654,401	84,193
Christian	4	6,475,269	5,757,618	6,453
Clark	1	12,185	12,036	67
Clay	0	0	0	0
Clinton	1	210,010	177,620	440
Coles	9	3,508,539	3,030,399	3,933
*Cook	390	894,841,966	827,604,929	511,449
Crawford	2	559,071	442,077	609
Cumberland	1	159,552	143,583	187
*DeKalb	4	7,908,858	7,273,173	6,043
DeWitt	1	357,348	349,572	645
Douglas	2	4,695,987	4,277,919	3,105
*DuPage	24	59,095,070	54,445,960	57,713
Edgar	2	685,759	562,193	688
Edwards	0	0	0	0
Effingham	4	2,030,623	1,861,888	3,260
Fayette	0	0	0	0
Ford	2	426,964	361,833	339
Franklin	0	0	0	0
Fulton	2	7,057,078	6,761,288	4,446
Gallatin	0	0	0	0
Greene	1	224,301	198,900	202
Grundy	3	4,015,480	2,780,101	2,785
Hamilton	0	0	0	0
Hancock	0	0	0	0
Hardin	0	0	0	0
Henderson	0	0	0	0
Henry	4	1,042,190	954,179	926
Iroquois	0	0	0	0
Jackson	6	11,993,285	11,398,808	7,716
Jasper	0	0	0	0
Jefferson	1	237,745	224,198	699
Jersey	0	0	0	0
*Jo Daviess	2	253,565	231,149	515
Johnson	1	527,164	498,715	566
*Kane	38	78,551,622	69,857,873	51,223
Kankakee	23	47,336,336	40,050,472	31,622
*Kendall	1	368,896	304,522	552
Knox	17	22,179,405	19,752,108	16,683
*Lake	22	116,605,022	94,035,235	80,699
LaSalle	19	31,959,640	28,926,739	24,169
Lawrence	1	74,237	59,866	80

CLASSIFIED BY COUNTIES (Continued)

County	# of C.U.'S	Total Assets	Total Common Shares	Total Members
*Lee	2	510,917	450,789	1,087
Livingston	4	1,125,848	962,208	1,713
Logan	5	3,773,856	3,629,136	4,035
McDonough	1	1,190,145	1,134,691	1,726
McHenry	6	2,932,317	2,563,424	3,972
McLean	16	14,235,679	12,662,288	15,365
Macon	34	98,197,134	86,009,953	57,471
Macoupin	0	0	0	0
Madison	24	50,198,628	44,368,752	31,190
Marion	2	1,035,765	911,632	1,292
Marshall	0	0	0	0
*Mason	0	0	0	0
Massac	2	1,207,266	1,076,866	1,250
Menard	0	0	0	0
Mercer	2	310,500	288,306	639
Monroe	0	0	0	0
Montgomery	1	36,006	37,865	265
Morgan	2	223,831	212,211	652
Moultrie	2	117,442	90,860	236
*Ogle	3	3,313,484	2,931,313	4,916
Peoria	26	329,463,140	302,606,967	126,270
Perry	2	141,504	130,385	280
Piatt	3	402,610	347,802	563
Pike	2	120,544	105,011	240
Pope	0	0	0	0
Pulaski	1	63,715	60,136	211
Putnam	1	326,561	294,485	527
Randolph	2	207,818	186,075	666
Richland	0	0	0	0
Rock Island	31	166,727,008	151,546,505	77,833
St. Clair	21	57,375,428	50,254,967	39,439
Saline	2	1,067,443	952,416	554
Sangamon	27	35,447,147	31,444,679	27,955
Schuyler	0	0	0	0
Scott	1	175,095	147,093	166
Shelby	0	0	0	0
Stark	0	0	0	0
*Stephenson	8	10,467,793	9,587,617	6,907
Tazewell	4	5,414,120	4,608,086	3,791
Union	1	564,221	433,252	615
Vermilion	23	46,561,494	41,014,235	35,660
Wabash	1	1,848,846	1,586,480	1,640
Warren	3	311,615	277,195	593
Washington	0	0	0	0
Wayne	0	0	0	0
White	0	0	0	0
*Whiteside	4	7,702,602	6,984,665	5,709
*Will	14	32,879,640	30,269,878	19,154
Williamson	6	7,549,257	6,955,890	6,004
*Winnebago	32	54,765,571	49,230,890	46,654
Woodford	1	413,599	336,803	462
Grand Totals	960	2,367,852,235	2,136,733,513	1,446,075

*Counties Supervised by Chicago Office of the Credit Union Division

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
A O SMITH EMPLOYEES	KANKAKEE	3,392,483	2,863,139	2,446	2,884,520
AAEC CREDIT UNION	ARLINGTON HTS	2,385,058	2,062,670	1,777	1,749,804
ABBCO CREDIT UNION	ALTON	952,857	794,124	779	779,546
ABECO GALESBURG	GALESBURG	85,092	75,317	133	76,791
ABE CREDIT UNION	CHICGO	1,681,996	1,432,122	1,423	1,159,452
ABELL-HOWE EMP CREDIT U	FOREST PARK	45,005	34,533	801	31,660
ACME CONTINENTAL CREDIT UNION	RIVERDALE	15,243,813	14,233,006	11,054	8,491,840
ACPSE CREDIT UNION	QUINCY	431,788	386,620	308	297,904
ADA EMPLOYEES CREDIT U	CHICAGO	373,788	319,355	410	291,606
ADAMS COUNTY STATE EMP	QUINCY	423,677	391,839	486	374,528
ADAMS E/T CO-OP CRED UN	CAMP POINT	119,316	99,473	168	108,464
AETNA BEARING EMPL CR U	CHICAGO	66,434	59,110	100	100
AJE CREDIT UNION	JOLIET	569,718	482,617	449	474,239
ALL SAINTS BRIDGEPORT CU	CHICAGO	2,675,988	2,345,484	2,142	1,886,156
ALL-STEEL EMP CREDIT U	AURORA	5,668,952	5,189,432	2,205	3,601,857
ALLIED CHEM METRO WKS EMP	METROPOLIS	397,455	366,620	520	248,838
ALLIED VAN LINES EMP CU	CHICAGO	287,366	273,615	641	249,834
ALS CHALMERS EMP CR U	HAZEL CREST	2,214,452	1,823,884	1,617	1,496,371
ALT-WOOD CMPTR CRDT UNION	ALTON	687,130	635,768	1,459	609,832
ALTON BELL CREDIT UNION	ALTON	1,402,483	1,214,341	785	1,219,225
ALTON POSTAL CREDIT UNION	ALTON	216,977	187,925	203	197,453
ALTON ROUTE EMPLOYEES	BLOOMINGTON	1,549,890	1,234,267	1,665	1,130,452
ALTON SH EMPLOYEES CRD UN	ALTON	485,056	446,539	552	319,964
AM NICKELOID EMPL CRDT UN	LA SALLE	1,085,846	1,032,312	596	631,623
AMA EMPLOYEES CREDIT U	CHICAGO	735,211	680,636	596	526,574
AMALGAMATED MEAT CUTTERS	DES PLAINES	169,892	128,992	493	47,230
AMALGAMATED MEAT CUTTERS	CHICAGO	26,937	16,134	869	16,409
AMALGMTED STL CRDT UNION	BELLEVILLE	1,108,016	957,834	1,152	479,852
AMERICAN RIVET CREDIT U	FRANKLIN PARK	72,879	59,187	875	38,852
ANCHOR EMPLOYEES CREDIT U	LIBERTYVILLE	273,223	233,826	329	150,593
APC EMPLOYEES	CHICAGO	47,637	48,836	058	6,992
APG EMPLOYEES CREDIT U	CHICAGO	43,215	30,744	037	24,708
ARCHER HEIGHTS	CHICAGO	993,542	962,787	969	645,822
ARCO HARVEY CREDIT UNION	HARVEY	1,033,693	922,737	482	594,628
ARCOM CREDIT UNION	CHICAGO	174,699	143,493	256	107,558
AREA EDUCATIONAL CREDIT U	MATTOON	945,976	781,435	1,024	726,624
ARGONNE CREDIT UNION	ARGONNE	13,997,510	12,876,517	7,072	8,645,539
ARMOUR DIAL CREDIT UNION	MONTGOMERY	2,045,163	1,931,120	1,824	1,606,995
ARMOUR KANKAKEE	KANKAKEE	3,733,242	3,412,365	2,118	3,089,620
ARROW S CREDIT UNION	NAT STOCK YARD	1,100,291	784,538	621	916,200
ARTRAN EMPLOYEES	CHICAGO	240,413	221,515	303	148,525
ASH EMPLOYEES CRDT UNION	ANNA	364,221	453,252	615	432,650
ASSOCIATED TRUCK EMPLOYEE	CHICAGO	650,133	569,270	486	498,524
ATLAS	WOOD RIVER	1,964,796	1,681,278	1,635	1,644,617
ATWOOD	ROCKFORD	1,728,458	1,496,062	1,249	772,488
AURORA BURLINGTON CRED U	AURORA	6,833,965	5,346,137	5,237	6,038,457
AURORA CHAPTER CREDIT U	AURORA	3,598,488	3,303,691	4,272	2,541,688
AURORA EARTHMOVER CRD U	AURORA	20,752,220	18,626,468	6,203	12,245,946
AURORA FIREFIGHTERS CREDIT UNION	AURORA	756,959	613,260	645	668,636
AURORA POLICEMEN CREDIT U	AURORA	1,403,228	1,275,531	1,442	1,112,439
AURORA POSTAL EMPLOYEES	AURORA	381,026	292,303	315	299,245
B & O (ST LOUIS DIV) EMP	COLLINSVILLE	68,356	69,602	117	65,563
B.A.E.	BARRINGTON	1,246,964	1,155,341	891	803,972
B/O EMPLOYEES CRDT UNION	DECATUR	279,117	245,839	310	245,970
BAGUMBAYAN CREDIT UNION	CHICAGO	47,815	48,015	352	31,819
BAKELITE OTTAWA PLASTICS	OTTAWA	2,365,556	2,029,495	1,623	1,724,294
BALL CREDIT UNION	WEST CHICAGO	291,991	263,899	456	210,286
BARBER-GREENE EMPL CU	AURORA	2,167,607	1,960,161	1,685	1,476,107
BARNES DRILL EMP CRD U	ROCKFORD	537,488	456,485	415	427,049
BATAVIA HOLY CROSS PARISH	BATAVIA	195,787	154,710	496	168,771
BEA	BETHALTO	317,456	254,110	262	193,318
BEACON NEWS CREDIT UNION	AURORA	95,647	71,028	154	84,029
BEARDSTOWN COMM CRDT UNIO	BEARDSTOWN	478,635	411,644	433	324,729
BEATRICE CREDIT UNION	GALESBURG	131,753	111,229	133	113,581
BEHR EMPLOYEES CREDIT UN	ROCKFORD	92,092	75,947	160	77,126
BELDEN CREDIT UNION	GENEVA	3,967,326	3,432,808	3,614	3,218,424
BELKE EMP CREDIT UNION	CHICAGO	19,132	13,807	020	3,126
BELL ACCOUNTING CREDIT U	CHICAGO	3,552,549	3,297,793	2,195	3,105,619
BELL GENERAL OFFICE	CHICAGO	5,851,949	5,489,098	2,631	3,951,176
BELL WEST CREDIT UNION	BERWYN	8,629,518	7,669,283	5,723	7,219,570
BELL/HOWELL EMP CREDIT U	CHICAGO	1,492,636	1,268,663	1,920	1,040,838
BELLEVILLE COMM CRD UNION	BELLEVILLE	985,698	836,615	836	725,640
BELLEVILLE NATL GVMT EMPL	BELLEVILLE	193,057	164,631	226	191,835
BEMIS EMPLOYEES CRD UNION	PEORIA	493,261	435,963	563	419,153
BENEFIT TRUST LIFE INS CO	CHICAGO	485,653	427,542	351	336,076
BENSENVILLE COMM CREDIT U	BENSENVILLE	1,672,995	1,619,990	2,270	1,367,095
BEREAN CREDIT UNION	CHICAGO	290,051	265,933	416	181,165
BERGNER ASSOCIATES	PEORIA	449,922	409,156	1,092	309,796
BERWYN POSTAL EMPLOYEES	BERWYN	51,944	43,536	071	32,359
BESLY WELLES EMP CREDIT U	SOUTH BELOIT	969,923	836,466	746	513,526
BETHEL AME CHURCH	CHICAGO	31,608	27,765	132	17,126
BITUMINOUS EMPL CRD UNION	ROCK ISLAND	639,640	631,225	817	605,791
BLAW-KNOX EMPLOYEES	MATTOON	866,928	757,810	964	842,646
BLMNGTN MUNCPL EMPL CRD U	BLOOMINGTON	834,107	756,667	760	570,464
BLOOM TWNSHP HIGH SCHL CU	CHICAGO HTS	1,029,162	956,426	716	892,139
BLOOMINGTN GE EMPLY CRDT	BLOOMINGTON	1,675,773	1,502,022	1,695	1,526,323
BLOOMINGTON CMPTR CU	BLOOMINGTON	84,622	91,741	637	53,551
BLOOMINGTON POSTAL EMP	BLOOMINGTON	575,865	518,643	393	467,764
BLOOMINGTON ST JOSEPHS	BLOOMINGTON	49,083	47,756	305	36,103
BLUE BELL EMPLOYEES	DUQUOIN	35,652	28,655	097	22,139
BLUE M EMPLOYEES CREDUT U	BLUE ISLAND	256,637	200,692	257	234,257
BOULEVARD CREDIT UNION	FRANKLIN PARK	1,236,269	1,149,862	930	744,183
BRACH CREDIT UNION	CHICAGO	1,442,180	1,266,116	2,183	883,544
BRANCH 825 NALC CREDIT U	ELMHURST	281,728	257,646	356	221,985
BRASS FOUNDRY CO EMPL CRD	PEORIA	101,718	94,317	126	93,680
BRETHREN EMP CREDIT U	ELGIN	834,524	868,568	681	736,463
BRETHREN PARISH	ELGIN	477,244	432,955	461	473,429
BRINKS EMPLOYEES CREDIT U	CHICAGO	1,189,169	953,416	530	797,965
BROKAW HOSP EMPL CRDT UNI	NORMAL	306,695	274,175	591	234,736
BROOK-SIDE CREDIT UNION	RIVERSIDE	115,471	98,908	266	94,620
BROWER EMPL CREDIT UNION	QUINCY	61,083	49,178	069	37,872
BRUNSWICK EMPL CREDIT UN	SMOKIE	2,362,712	2,242,692	1,770	1,697,789
BUD LOGAN CREDIT UNION	CHICAGO	144,667	126,521	229	102,782
BUD SOUTH BRANCH CREDIT U	CHICAGO	275,437	218,230	265	261,369
BUEHLER PEER CREDIT UNION	CHICAGO	86,406	74,733	152	51,571
BUNKER RAMO CREDIT UNION	BROADVIEW	1,231,368	1,103,228	1,275	811,719
BURLINGTON CHICAGO TERMIN	CHICAGO	921,914	813,428	1,522	701,805
BURR OAK RIL CREDIT UNION	BLUE ISLAND	104,226	89,780	311	53,734
BUSINESS OPPORTUNITIES CU	CHICAGO	117,766	116,765	210	58,195
BUTLER EMPL CREDIT UNION	GALESBURG	1,621,126	1,373,828	1,276	1,126,779
C P CREDIT UNION	ARGO	50,199	43,889	112	5,625
C S JOHNSON CO EMPLOYEES	CHAMPAIGN	428,929	341,863	297	137,793
C.T. EMPLOYEES	FAIRMONT CITY	479,194	489,182	604	433,161
CAHU PROVISO CREDIT UNION	NORTHLAKE	864,731	789,326	1,447	763,063
CABALLEROS DE SAN JUAN	CHICAGO	3,436,224	3,169,064	2,245	2,490,693
CAI EMPLOYEES CREDIT UN	BARRINGTON	2,128,619	2,034,959	830	347,246
CALDWELL CREDIT UNION	MONTICELLO	49,144	46,273	066	43,193
CANNON CMPTR ASSOCIATION	RIVERSIDE	420,411	384,678	757	266,672
CAPITOL HARDWARE EMP CU	CHICAGO	41,453	28,675	055	27,037
CARBONDALE HWY CRD UNION	CARBONDALE	955,739	828,235	000	793,243

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
CA[illegible]TONEER CREDIT UNION	CAROL STREAM	2,144,374	2,039,489	1,732	1,939,213
CARUS EMPLYS CRDT UNION	LASALLE	433,881	368,157	494	324,106
CASEY MFG CO EMP CREDIT U	CASEY	12,185	12,036	047	11,184
CASEYVILLE TWNSP COMM CRD	FAIRVIEW HTS	222,630	199,531	295	203,572
CASH-ACME EMPL CRDT UNION	DECATUR	471,351	421,584	331	317,659
CATHOLIC CRD U/BELLEVILLE	BELLEVILLE	3,505,611	2,413,366	3,074	2,084,860
CATHOLIC CU OF ROCK ISLAND C	MOLINE	777,672	663,519	1,055	636,456
CD/D CREDIT UNION	URBANA	123,287	112,811	267	93,968
CDS EMPLOYEES CREDIT UNIO	CAROL STREAM	504,408	454,876	327	488,705
CEC CREDIT UNION	ADDISON	310,532	280,526	237	143,621
CECO EMPLOYEES	CICERO	609,557	555,212	717	357,773
CENTRAL AREA TELEPHONE CU	CHICAGO	5,094,833	4,530,765	3,344	4,399,561
CENTRAL CREDIT U/ILL	OAK BROOK	5,276,499	5,159,070	9,585	4,457,463
CENTRAL CREDIT U/WILL CTY	JOLIET	2,077,762	1,905,547	2,995	1,500,337
CENTRAL ILLINOIS CHAPTER	DECATUR	1,392,111	1,296,378	2,432	930,276
CENTRAL REGION POSTAL	CHICAGO	4,099,649	2,984,708	4,097	3,648,968
CERELOSE CREDIT UNION	PEKIN	2,932,703	2,655,595	1,718	1,564,679
CERGRO EMPLOYEES	CHICAGO	913,182	785,178	528	362,641
CERROBRASS	E ST LOUIS	867,048	785,961	755	561,219
CERTIFIED CREDIT UNION	SPRINGFIELD	55,411	50,014	061	25,518
CFPCO EMPL CREDIT UNION	QUINCY	236,183	201,953	211	167,971
CH/E EMPLOYEES	FRANKLIN PARK	184,132	162,235	147	78,690
CHAMPAIGN A E STALEY	CHAMPAIGN	74,825	66,479	091	48,902
CHAMPAIGN BELL CREDIT UN	CHAMPAIGN	1,090,754	762,925	913	721,776
CHAMPAIGN CTY EMP CRD UN	URBANA	359,155	318,414	382	157,079
CHAMPAIGN CTY SCHLS EMPL	CHAMPAIGN	2,429,044	2,205,532	2,412	1,830,725
CHAMPAIGN MUNICIPAL EMPL	CHAMPAIGN	421,526	341,128	471	356,524
CHAMPAIGN POSTAL	CHAMPAIGN	807,342	597,152	587	645,496
CHAMPGN MEADOW GOLD CRD U	URBANA	586,519	523,663	407	456,637
CHANUTE AREA	RANTOUL	60,962,333	49,681,942	48,695	22,959,193
CHAS PFIZER/CO INC EMPLY	E ST LOUIS	3,831,086	3,449,661	2,650	1,935,124
CHEMETRON EMP CREDIT U	CHICAGO	282,615	163,243	284	163,280
CHEMICAL EMPL CREDIT UNIO	ILLIOPOLIS	78,266	69,307	215	66,987
CHEMOX CREDIT UNION	CORDOVA	141,296	136,197	326	105,211
CHESSIE CHGO TERMINAL CU	RIVERDALE	523,108	453,535	773	431,683
CHGO SUN-TIMES EMPL CU	CHICAGO	3,719,946	3,193,205	1,495	2,847,287
CHICAGO ALLIANCE CRDT UN	CHICAGO	252,588	225,295	638	223,553
CHICAGO AUTO EMPLOYEES	BURNHAM	3,444,443	3,070,957	2,721	2,139,103
CHICAGO BOYS CLUBS CREDIT	CHICAGO	27,528	22,317	129	27,993
CHICAGO CARTON EMPLOYEES	CHICAGO	67,071	57,350	194	53,700
CHICAGO COMMERCIAL CRDT	CHICAGO	2,658,684	2,382,303	2,543	2,681,643
CHICAGO DIE SINKERS CR UN	CHICAGO	332,060	286,185	284	245,763
CHICAGO EXTRUDED METALS	CICERO	358,099	303,977	322	180,225
CHICAGO FIRE OFFICERS	CHICAGO	890,865	809,415	651	836,676
CHICAGO FIRE-FIGHTERS CU	CHICAGO	3,576,737	3,010,021	2,425	2,605,418
CHICAGO FIREMANS ASSOC	CHICAGO	3,188,103	2,900,531	3,078	2,713,201
CHICAGO JAPANESE CIVIC	CHICAGO	60,534	51,371	133	44,511
CHICAGO JOINT BOARD RWDSU	CHICAGO	345,875	283,303	386	70,528
CHICAGO LAND ELECTRICAL	BERWYN	469,439	427,515	1,995	000
CHICAGO LOCAL 245	CHICAGO	944,885	917,106	1,136	855,191
CHICAGO MOTOR TRUCK	CHICAGO	364,852	287,694	354	293,167
CHICAGO MUNICIPAL EMPLOYE	CHICAGO	2,268,812	1,933,843	5,830	1,818,958
CHICAGO NAME PLATE CR UN	CHICAGO	24,842	20,954	040	7,988
CHICAGO POST OFFICE EMPLO	CHICAGO	7,660,323	6,676,053	8,464	6,325,171
CHICAGO PUBLIC LIBRARY	CHICAGO	182,580	158,858	512	128,409
CHICAGO TEACHERS CRDT UN	CHICAGO	139,759	122,955	592	122,861
CHICAGO TUBE & IRON EMPLOYEES	CHICAGO	69,252	62,900	159	16,978
CHIDIECO CREDIT UNION	MELROSE PARK	60,357	57,841	155	57,021
CHRISTIAN HOPE CREDIT UN	CHICAGO	6,402	5,226	120	3,135
CHUCKLES CREDIT UNION	DANVILLE	363,882	290,835	303	281,604
CILCO CREDIT UNION	PEORIA	5,036,585	4,600,677	1,839	2,479,662
CINCH EMPLOYEES CRDT UN	ELKGROVE VILL.	819,596	586,186	862	551,525
CIRCLE CAMPUS CREDIT UNIO	CHICAGO	1,235,319	1,034,347	1,679	984,772
CITY OF HARVEY EMPLOYEES	HARVEY	764,753	712,968	386	667,392
CLAIRMONT TRANSFER EMPLOY	CHICAGO	313,469	266,156	208	242,561
CLEARING MACHINE	CHICAGO	501,918	405,615	412	325,832
CLIFFORD-JACOBS EMP CRD U	CHAMPAIGN	992,575	856,308	488	841,324
CM/W EMPLOYEES	CHICAGO	463,463	396,795	335	329,878
CO-OP CREDIT UNION	BLOOMINGTON	178,649	148,498	144	141,719
COAL VALLEY CREDIT UNION	CARBONDALE	564,824	461,285	483	551,375
COLD STORAGE EMPLOYEES	CHICAGO	123,026	112,753	102	84,323
COLES COUNTY POSTAL EMPL	MATTOON	364,870	331,920	280	304,149
COLLEGE/UNIVERSITY CR U	CHICAGO	319,536	288,161	650	177,542
COLLEGIATE CAP/GOWN CRD U	CHAMPAIGN	630,132	550,053	749	538,085
COLMAC	MATTOON	296,790	263,539	256	192,396
COMBINED COUNTIES POLICE	WHEELING	4,130,755	4,068,357	2,003	2,439,643
COMBINED EMPLOYEES CR	CHICAGO	898,828	850,592	2,223	506,056
COMBINED MEMBERS	CHICAGO	526,656	491,589	553	225,436
COMMANDING OFFICERS/SERG	CHICAGO	280,209	206,502	472	207,644
COMMERCIAL NEWS	DANVILLE	404,258	363,572	483	397,465
COMMODORE	DECATUR	82,318	75,963	064	79,311
COMMUNITY GENERAL HOSP	STERLING	82,825	77,479	184	50,297
CON-AM WESTERN REGION	CHICAGO	1,029,677	876,459	1,944	785,786
CONCO EMPLOYEES	MENDOTA	807,996	701,423	776	743,017
CONF/SPANISH AMER WORKERS	CHICAGO	429,752	338,077	698	119,816
CONRON EMPLOYEES CRD UN	DANVILLE	97,482	83,324	128	86,939
CONSTRUCTION EQUIPMENT	PEORIA	293,194,133	278,874,245	99,413	28,642,797
CONSUMERS COOP CRED U/LKE	WAUKEGAN	15,773,926	14,614,118	17,871	11,491,118
CONTINENTAL CENTRAL CU	CHICAGO	182,993	154,444	183	155,490
CONTINENTAL COMBINED	CHICAGO	1,799,043	1,617,700	1,775	1,285,373
CONTINENTAL 51 EMP CU	CHICAGO	73,032	63,317	107	27,487
CORECO EMPLOYEES CREDIT UNION	MILLSIDE	204,655	170,981	194	176,003
COREY STEEL EMPL CU	CHICAGO	396,847	313,764	381	182,399
COURIERS NEWS EMP/CH CARR	ELGIN	113,287	99,860	827	44,701
CPC CREDIT UNION	ARGO	2,972,198	2,598,585	1,801	1,972,918
CPT CREDIT UNION	DES PLAINES	368,042	328,499	707	308,245
CROSSROADS CREDIT UNION	EFFINGHAM	558,547	516,897	1,483	464,256
CTY/MACON EMPL CRDT UNION	DECATUR	129,858	118,200	256	109,801
CUBAN AMER/CHAMBER/COMMER	CHICAGO	158,422	134,627	385	116,464
CULLIGAN USA EMPLOYEES	NORTHBROOK	679,055	621,662	516	356,471
CUSTOM PUMP EMPLOYEES CRE	DECATUR	52,542	48,089	092	45,754
D-B EMPLOYEES	HERRIN	101,467	80,083	180	71,657
DANLY EMPLOYEES	CICERO	2,606,576	2,344,046	1,504	1,836,025
DANVILLE BELL CREDIT UNIO	DANVILLE	1,000,595	858,780	540	484,330
DANVILLE HOLY FAMILY	DANVILLE	527,458	449,191	570	326,514
DANVILLE POST OFFICE EMP	DANVILLE	176,497	161,255	159	121,891
DAVID COOK EMPL CREDIT U	ELGIN	394,153	361,309	459	357,645
DCASR CHICAGO CREDIT UNIO	CHICAGO	559,679	502,218	962	470,898
DECATUR ADM CREDIT UNION	DECATUR	2,523,416	2,140,105	2,757	2,871,236
DECATUR BELL CREDIT UNION	DECATUR	2,046,417	1,677,480	920	1,810,932
DECATUR CARPENTERS	DECATUR	178,871	166,719	414	139,724
DECATUR CITY EMP CRDT U	DECATUR	706,136	628,017	434	514,699
DECATUR EARTHMOVER CRD U	DECATUR	21,142,969	18,697,762	8,626	15,982,665
DECATUR FIREMANS	DECATUR	925,147	789,433	560	781,189
DECATUR MEDICAL DENTAL CU	DECATUR	1,370,277	1,291,784	1,766	1,240,660
DECATUR M/W EMP CRDT UNI	DECATUR	17,305,331	14,506,879	10,852	10,621,453
DECATUR POLICEMEN CR UN	DECATUR	410,626	342,898	216	370,503
DECATUR POSTAL EMP CU	DECATUR	1,346,482	1,189,362	848	1,036,[illegible]
DECATUR PURITY BAKING CO	DECATUR	683,074	627,925	448	599,490

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
DECATUR ST MARYS CRD U	DECATUR	1,199,987	1,085,699	1,355	1,112,116
DECATUR STANDLIND CRD U	DECATUR	2,524,078	2,274,361	1,401	1,499,239
DEERE HARVESTER	EAST MOLINE	24,718,265	21,339,978	8,848	18,173,732
DEERE/COMPANY CRD UNION	MOLINE	23,157,663	21,484,115	13,627	17,558,833
DEKALB COUNTY POSTAL EMPL	DEKALB	595,975	503,709	306	434,075
DEKALB GE EMPL CRDT UNION	DEKALB	1,502,466	1,328,523	1,007	1,162,405
DEKALB TEACHERS	DEKALB	358,573	285,856	330	234,157
DELTA STAR EMPLOYEES	CHICAGO	186,240	179,842	321	128,862
DERBY FOODS EMPL CREDIT U	CHICAGO	106,784	79,263	129	65,711
DESAULNIERS EMP CRD UNION	MILAN	402,927	358,749	506	377,104
DESOTO EMP MTS CREDIT UNI	CHICAGO MTS	158,259	146,284	192	95,936
DIAMOND NATL CORP EMP CU	ST CHARLES	386,075	335,395	266	180,265
DIAMOND R CREDIT UNION	ROCKFORD	270,039	266,674	280	234,164
DIESEL CREDIT UNION	COUNTRYSIDE	9,018,638	7,817,717	7,069	8,399,169
DIST 103 SCHOOL EMPL CU	LYONS	343,969	279,740	281	299,516
DIXON TEACHERS CREDIT UNI	DIXON	223,161	199,556	292	176,193
DOLTON-RIVERDALE MUNICIPA	DOLTON	134,343	109,766	200	99,279
DOUBLE CIRCLE	SKOKIE	231,388	221,322	443	186,964
DOUGLAS CREDIT UNION	TUSCOLA	298,027	267,827	502	248,120
DPUC CREDIT UNION	CHICAGO	1,260,065	1,148,444	1,930	1,016,097
DREIS/KRUMP CU	CHICAGO	374,783	333,801	355	310,249
DSM EMPLOYEES	DIXON	287,756	251,193	755	208,152
DUKANE EMPL CREDIT UNION	ST CHARLES	292,253	246,980	214	221,115
DUNCAN EMPLOYEES CRD UN	ALTON	486,298	335,574	230	314,779
DUNDEE TOWNSHIP PUBLIC EMPLOYEES	CARPENTERSVILLE	229,519	227,221	181	31,723
DUO-FAST	FRANKLIN PARK	1,133,392	908,672	617	653,670
DUPAGE COUNTY EMPLOYEES	WHEATON	420,569	346,929	572	256,248
DUPAGE COUNTY POSTAL CU	WHEATON	290,367	238,079	331	266,824
E MOLINE SILVIS MUNICIPAL	EAST MOLINE	156,437	141,362	262	153,485
E ST LOUIS NATL GVMNT EMP	FAIRVIEW HTS	331,954	261,209	260	166,743
EARTHMOVER JOLIET	JOLIET	15,929,224	15,102,027	7,645	12,476,328
EAST DU PAGE SCHOOLS CU	ELMHURST	4,542,118	4,123,708	3,387	3,393,251
EAST SIDE TERMINAL	MADISON	922,004	862,449	838	647,404
EASTGATE INDUSTRIAL SITE	DANVILLE	166,795	156,966	220	164,073
EATON EMPLOYEES	LINCOLN	569,308	493,703	674	443,619
EDISON CREDIT UNION	CHICAGO	15,285,943	14,714,536	11,078	10,721,755
EESCO EMPLOYEES CREDIT UN	CHICAGO	64,134	49,636	091	49,652
EFFINGHAM HIGHWAY	EFFINGHAM	501,148	459,387	524	374,625
EGYPTIAN	FAIRVIEW HTS	246,451	228,191	422	223,366
EJ/E CENTRAL CREDIT UNION	JOLIET	4,032,306	3,658,553	1,748	1,643,753
EJ/R RY EMPLOYEES CREDIT	CHICAGO	254,055	193,898	215	144,121
EKCO EMPLOYEES CREDIT UNI	CHICAGO	484,976	401,560	593	182,822
ELCO EMPLOYEES CREDIT UNI	ROCKFORD	1,725,385	1,338,096	1,220	1,573,400
ELECTRIC ENERGY INC EM CU	METROPOLIS	809,811	719,446	730	722,201
ELECTRIC WHEEL CREDIT UN	QUINCY	1,648,885	1,301,803	1,394	1,364,012
ELECTRICAL WORKERS	COLLINSVILLE	327,430	271,127	487	313,900
ELECTRICAL WORKERS/601	CHAMPAIGN	956,522	877,084	748	849,992
ELECTROGAS CREDIT UNION	ALTON	496,816	412,928	379	448,767
ELECTROPOWER CREDIT UNION	EAST ST LOUIS	332,105	274,236	360	299,304
ELGIN CITY EMPLOYEES	ELGIN	1,150,902	1,080,068	845	829,869
ELGIN MENTAL HEALTH CTR	ELGIN	696,771	619,917	837	632,133
ELGIN POSTAL EMP CREDIT U	ELGIN	717,167	653,220	523	667,476
ELK GROVE TWNSP SCHLS CU	ARLINGTON HTS	185,945	163,339	138	146,220
ELLEN CREDIT UNION	CASEYVILLE	108,188	86,678	185	108,102
ELMWOOD PK SCHOOL EMPLOYE	ELMWOOD PARK	625,918	564,620	295	388,974
EMPL CRD UNION/ROCK ISLND	ROCK ISLAND	834,307	810,132	911	742,143
ENGLEWOOD S&A EMPLOYEES	CHICAGO	2,449,108	2,108,568	1,285	1,775,819
ENTENMANN'S EMPLOYEES	NORTHLAKE	317,551	236,678	426	297,509
EQUIPTO EMPLOYEES CREDIT	AURORA	252,903	231,093	284	207,626
ESCO DANVILLE EMP CRDT U	DANVILLE	1,768,357	1,589,870	963	1,173,021
ESS VEE EMPLOYEES CRED U	SCHAUMBURG	74,630	78,052	249	56,775
ETHICON SUTURE	CHICAGO	978,745	901,016	663	549,782
EVANSTON FIREMENS CRED U	EVANSTON	125,530	92,186	105	12,496
EVANSTON POST OFF EMPL CU	EVANSTON	123,326	104,483	123	96,593
EVERGREEN PARK SCHLS EMP	EVERGREEN PARK	988,614	844,410	587	635,104
FANZTEEL EMPLOYEES CRED U	NORTH CHICAGO	1,744,560	1,561,922	1,149	803,408
FEDCO CREDIT UNION	EFFINGHAM	854,249	770,439	909	536,256
FEDERAL CENTER EMPL CU	CHICAGO	916,448	876,606	1,793	859,622
FEDERAL LIFE EMPLOYEES	GLENVIEW	235,033	207,118	187	164,015
FELLOWSHIP BAPTIST CHURCH	CHICAGO	75,673	67,560	360	30,214
FIDELITY	EVANSTON	811,759	710,032	7,843	695,853
FILMS-PACKAGING EMP CU	CHICAGO	3,684,125	3,136,055	1,476	1,551,506
FLEXONICS	BARTLETT	1,650,527	1,423,836	830	1,032,968
FLINK EMP CREDIT UNION	STREATOR	23,181	17,291	050	6,477
FLOSSMOOR EDUCATION ASSN	FLOSSMOOR	894,626	828,397	592	577,571
FLUOR PIONEER EMPL CRD U	CHICAGO	258,101	231,805	323	179,435
FOLLETT EMPLOYEES	CHICAGO	99,519	93,686	308	87,473
FOX EMPLOYEES CREDIT UNIO	DWIGHT	235,461	185,213	378	135,193
FRACTIONAL TOWNSP CU	CALUMET CITY	626,070	563,814	790	499,661
FRANKLIN HOSP CREDIT U	CHICAGO	58,227	52,166	086	32,825
FRANKLIN LIFE EMP CRD UNI	SPRINGFIELD	921,914	831,522	1,065	736,249
FREEPORT CITY EMP CRED U	FREEPORT	99,126	85,601	162	57,155
FREEPORT JOURNAL STANDARD	FREEPORT	57,862	51,457	054	27,106
FREEPORT POSTAL EMP CR U	FREEPORT	37,287	32,356	061	31,812
FUNK SEEDS EMPL CRDT UNIO	BLOOMINGTON	737,650	637,147	842	665,911
G R GRUSB EMPLOYEES CR UN	CHAMPAIGN	98,514	88,634	139	93,495
GALE EMPL CREDIT UNION	GALESBURG	5,511,907	4,832,867	3,013	3,563,712
GALESBURG BURLINGTON CU	GALESBURG	4,663,042	3,961,304	3,155	2,580,378
GALESBURG CHAPTER CREDIT UNION	GALESBURG	677,527	633,231	1,310	504,400
GALESBURG MIDWEST EMP CU	GALESBURG	5,098,747	4,256,444	2,858	4,676,363
GALESBURG POSTAL CREDIT	GALESBURG	613,188	544,678	548	528,231
GALVA FOUNDRY EMPLOYEES	GLVA	41,348	36,864	127	31,796
GARDEN CITY CREDIT ASSN	CHICAGO	517,086	455,808	386	458,653
GARDNER CREDIT UNION	SOUTH DELOIT	594,381	535,804	556	529,650
GARDNER DENVER EMPLOYEES	QUINCY	3,280,340	3,000,198	1,967	1,958,867
GAS AND ELECTRIC	ROCK ISLAND	3,119,421	2,849,542	1,879	2,478,285
GBC EMPLOYEES CREDIT UN	NORTHBROOK	405,211	376,490	741	380,636
GCAD CREDIT UNION	GRANITE CITY	2,081,964	1,964,581	2,052	1,830,630
GENERAL FOODS EMPLOYEES	KANKAKEE	9,134,231	8,205,954	6,419	5,467,871
GENERAL MILLS EMPLOYEES	CHICAGO	2,644,756	2,399,191	1,422	2,469,329
GENERAL OFFICE CREDIT U	CHICAGO	699,238	592,391	926	627,281
GEORGE EVANS EMP CRDT UN	MOLINE	54,782	36,872	091	36,652
GEORGE J TINNES	FREEPORT	77,619	70,321	088	73,578
GHA CREDIT UNION	CANTON	362,132	335,159	603	313,830
GLASS WORKERS	OTTAWA	15,660,025	14,220,254	10,447	7,643,774
GLASSWORKERS WKS NO 14 CU	DECATUR	144,249	105,518	350	114,123
GLENBROOK HIGH SCHOOL CU	GLENVIEW	1,978,369	1,833,895	1,408	1,654,300
GLENVIEW CREDIT UNION	GLENVIEW	1,139,559	1,042,555	1,855	1,059,938
GLSBRG ST MEYS HOSP EMPLY	GALESBURG	66,903	62,813	270	54,450
GOOD SHEPHERD CREDIT UNIO	CHICAGO	19,699	17,813	126	9,560
GOSS EMPLOYEES CREDIT U	CHICAGO	956,088	865,638	1,084	735,193
GOULD EMPLOYEES CRDT UN	KANKAKEE	818,664	655,326	484	463,818
GOULD IMPERIAL	CHICAGO	1,491,604	1,286,848	913	1,073,635
GRAND TRUNK EMP CREDIT U	CHICAGO	329,985	271,884	383	255,901
GRANT&ROSS TWNP COMM CRED	HOOPESTON	12,862,984	11,110,289	8,755	10,901,285
GRAPHICS EMPL CREDIT U	ROLLING MEADOWS	9,522,444	9,256,631	8,335	7,243,494
GRC CREDIT UNION	MT VERNON	56,358	53,417	216	61,298
GREAT LAKES CREDIT UNION	GREAT LAKES	75,453,288	58,195,895	48,121	41,706,554
GREAT LAKES REFINING CU	BLUE ISLAND	1,582,861	1,419,297	504	1,147,637
GREATER INST AME CHURCH	CHICAGO	11,470	9,918	079	565

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
GREENLEE EMP CREDIT U	ROCKFORD	3,335,064	2,953,686	2,844	2,178,948
GREENUP MFG CO EMPLOYEES	GREENUP	159,552	143,583	187	80,593
GRIGOLEIT EMPLOYEES CR UN	DECATUR	435,453	389,685	277	273,140
GROEN EMPLOYEES CREDIT U	ELK GROVE VLGE	125,583	112,196	193	96,541
GT/R EMPL CREDIT UNION	MT VERNON	237,745	224,198	499	159,597
GTI EMPLOYEES	BLOOMINGTON	2,889,155	2,708,925	3,034	2,483,458
GUNITE EMPLOYEES CREDIT U	ROCKFORD	1,199,048	894,181	542	1,080,402
H & S CREDIT UNION	TAYLORVILLE	987,279	761,590	645	663,355
H O PERLEE CREDIT UNION	ROCKFORD	950,747	839,746	768	768,357
H P SMITH EMPLOYEES CU	CHICAGO	227,184	175,507	210	151,671
HALL-ROTO-CENTRAL CREDIT	CHICAGO	4,583,975	4,227,381	4,297	3,668,029
HANNA EMPLOYEES CREDIT U	CHICAGO	176,696	160,844	154	144,128
HARLAN MOORE EMPLOYEES	CHAMPAIGN	75,658	63,339	071	47,520
HARPER EMPLOYEES	MORTON GROVE	301,638	240,126	259	264,764
HARRINGTON/KING EMPL CU	CHICAGO	146,344	133,602	133	19,800
HARRIS BPD EMPLOYEES	QUINCY	1,864,180	927,558	967	819,620
HARVARD COMMUNITY CREDIT	HARVARD	578,243	493,707	650	273,659
HARVESTER CREDIT UNION	CHICAGO	1,483,592	1,129,997	1,020	908,996
HAWTHORNE CREDIT UNION	CHICAGO	17,348,123	15,584,575	8,715	11,251,899
HAYMARKET CREDIT UNION	CHICAGO	320,567	296,960	718	211,782
HEALTH PROFESSIONALS CU	ALEDO	119,391	111,999	343	97,953
HEATH EMPLOYEES CRDT UN	ROBINSON	190,298	149,838	321	114,157
HEIGHTS AUTOWORKERS CU	CHICAGO HTS	1,176,729	1,084,459	1,867	1,054,279
HENKEL CORP EMPLOYEES	KANKAKEE	992,345	846,203	518	962,137
HENNEPIN STEEL WRKRS CRED	HENNEPIN	326,561	294,685	527	245,971
HENRY COUNTY POSTAL EMPLY	KEWANEE	263,497	243,815	150	254,635
HENRY COUNTY SCHOOL EMP	GENESEO	444,969	405,432	337	345,977
HERMAN NELSON EMPL CU	MOLINE	1,167,868	1,028,877	642	761,271
HIAWATHA CREDIT UNION	CHICAGO	1,190,573	1,121,367	1,141	1,091,083
HILLSBORO COMMUNITY	HILLSBORO	36,006	37,865	265	000
HINSDALE HARVESTER EMP CU	HINSDALE	2,562,313	2,202,041	2,296	2,497,351
HINSDALE SANITARIUM HOSP	HINSDALE	1,458,679	1,327,592	2,044	1,111,500
HOBBS DIV STEWART-WARNER	SPRINGFIELD	214,953	204,617	323	168,016
HOLE MOC	MOLINE	128,405	110,266	084	59,791
HOLSUM EMPLOYEES CREDIT U	CHICAGO	401,221	335,361	386	232,530
HOLY CROSS HOSP EMP CU	CHICAGO	712,855	640,593	843	505,525
HOME	DECATUR	72,822	55,028	143	57,355
HOMEWOOD CREDIT UNION	HOMEWOOD	780,840	650,956	865	597,003
HONEYWELL EMPLOYEES	ARLINGTON HTS	807,849	724,687	1,011	635,031
HOUSE OF STAINLESS	CHICAGO	43,050	39,029	088	33,283
HUNTLEY COMMUNITY CREDIT	HUNTLEY	554,345	513,128	1,009	476,791
HYSTER DANVILLE EMPLOYEES	DANVILLE	1,909,718	1,628,844	1,791	1,690,935
I A S A CREDIT UNION	SPRINGFIELD	1,558,732	1,567,135	839	1,306,696
I B E W LOCAL #146	DECATUR	219,569	188,854	398	239,509
I B E W LOCAL 8-649	ALTON	149,749	126,278	202	123,485
I S T EMPLOYEES CRDT UN	GALESBURG	273,169	201,980	243	228,405
I S U CREDIT UNION	NORMAL	3,136,462	2,754,787	2,505	1,996,565
IBEW LOCAL 193	SPRINGFIELD	33,665	32,610	103	000
INB EMPLOYEES	RIVERDALE	1,684,126	1,355,632	814	796,393
ILL CENTRAL CICERO CRED U	CHICAGO	2,433,739	2,156,382	2,494	1,896,067
ILL CENTRAL(ST LOUIS DIV)	CENTRALIA	534,723	495,948	742	459,096
ILL EDUCATION ASSOC CRED	SPRINGFIELD	1,822,758	962,955	1,631	949,198
ILL GE EMPLOYEES	CICERO	1,356,108	1,131,845	2,382	738,618
ILL HOSP EMP CREDIT U	OAK BROOK	6,318,874	5,870,614	12,553	3,971,753
ILL STATE EMPLOYESS CR UN	SPRINGFIELD	1,030,706	966,547	2,725	541,612
ILL-IA TEAMSTERS CRDT UN	ROCK ISLAND	161,621	153,187	458	133,997
ILLINI COMMUNITY HOSP EMP	PITTSFIELD	56,167	50,812	141	44,204
ILLINI-SWALLOW LINES	CHAMPAIGN	81,002	77,399	127	62,939
ILLINOIS CENTRAL GULF	CHAMPAIGN	1,760,434	1,501,121	1,696	1,437,564
ILLINOIS CNTRL E ST LOUIS	EAST ST LOUIS	520,879	449,737	537	420,925
ILLINOIS MEDIA ASSOCIATION	DECATUR	866,178	769,749	958	758,901
ILLINOIS VALLEY CREDIT U	PERU	2,911,624	2,679,552	2,764	1,713,369
IMPERIAL CREDIT UNION	SPRINGFIELD	14,598	13,297	094	12,393
INC EMPLOYEES CREDIT UNIO	CHICAGO	638,155	564,505	317	193,871
INCO EMPLOYEES CREDIT UN	CHICAGO	887,218	761,235	532	485,656
INDUSTRIAL CREDIT UNION	GRANITE CITY	1,930,519	1,785,355	1,845	1,542,339
INDUSTRIAL GLOVES EMP CU	DANVILLE	211,701	184,255	173	129,986
INGERSOLL	ROCKFORD	151,719	137,339	436	122,806
INGERSOLL PRODUCTS CRED U	CHICAGO	1,640,926	1,483,775	654	843,939
INLAND STEEL CREDIT UNION	CHICAGO	1,025,156	868,493	827	865,979
INTERMATIC CREDIT UNION	SPRING GROVE	662,132	589,028	921	686,161
INTERSTATE PUBLISHERS EMP	DANVILLE	317,070	306,425	374	300,772
INTL HARVESTER EAST MOLINE	ROCK ISLAND	36,303,108	33,702,478	18,299	22,512,087
INTL HARVESTER FARMALL CU	ROCK ISLAND	42,851,394	38,862,987	10,654	24,677,666
INTL HRVSTR CANTON CRD U	CANTON	6,694,946	6,426,129	3,838	6,524,326
IRSE CREDIT UNION	SPRINGFIELD	1,173,273	1,004,045	656	975,574
ISTSB EMPLOYEES CREDIT U	ST CHARLES	136,832	132,479	234	125,956
J I CASE EMP CREDIT UNION	ROCK ISLAND	1,103,163	906,285	640	773,310
J L C EMPLOYEES CREDIT UNION	ROCKFORD	2,763,487	2,565,523	1,360	1,491,135
J-M EMPLOYEES CREDIT UNIO	WAUKEGAN	2,414,360	1,955,656	1,473	1,805,917
J/J EMPLOYEES CREDIT UNIO	CHICAGO	2,868,138	2,625,183	1,253	1,895,240
J/O EMPLOYEES CREDIT UNIO	CHICAGO	137,733	102,948	119	73,858
JACKSONVILLE AREA STATE	JACKSONVILLE	107,617	100,503	354	65,302
JAYDON EMPLOYEES CREDIT	ROCK ISLAND	896,835	808,757	650	501,653
JOAN OF ARC CREDIT UNION	HOOPESTON	340,469	315,382	433	303,661
JOANNA WESTERN MILLS EMP	CHICAGO	339,340	292,080	432	76,978
JOHN DEERE FOUNDRY CR UN	EAST MOLINE	7,311,663	6,812,925	2,474	5,628,724
JOHN JONES T F/AM	CHICAGO	43,648	37,620	117	13,358
JOHN L KELLY CHAPTER CRED	CHAMPAIGN	2,735,199	2,376,894	4,126	2,339,013
JOHN MOHR/SONS EMPLOYEES	CHICAGO	133,925	114,000	110	53,630
JOLIET DIST CREDIT UNION	JOLIET	3,495,028	2,743,393	1,523	2,959,551
JOLIET FIREFIGHTERS CRE U	JOLIET	468,502	395,131	389	428,718
JOLIET HERALD-NEWS EMPL	JOLIET	561,544	529,719	487	435,354
JOLIET PRAIRIE EMP CU	JOLIET	257,797	234,195	192	185,135
JOLIET-ST ANNE CREDIT UN	CREST HILL	283,767	239,626	313	227,087
JOS KUHN EMPLOYEES CREDIT	CHAMPAIGN	67,956	61,110	129	62,514
JPC EMPLOYEES CREDIT UNIO	CHICAGO	173,415	150,426	190	88,960
JRC CREDIT UNION	JOLIET	231,127	219,113	135	42,622
K C G E	GALESBURG	467,227	437,613	543	432,465
K M D EMPLOYEES CREDIT UN	KEWANEE	292,376	268,248	312	189,821
KAISER ALUMINUM CREDIT U	DOLTON	511,372	429,922	298	384,377
KAMPSVILLE COMM CREDIT U	KAMPSVILLE	34,479	23,872	123	7,161
KANE COUNTY TEACHERS CU	ELGIN	12,842,719	11,848,220	7,344	8,542,983
KANK SIMONIZ EMP CREDIT U	KANKAKEE	366,614	342,301	292	333,031
KANKAKEE BELL CREDIT UN	KANKAKEE	1,427,126	1,341,874	758	1,103,927
KANKAKEE CITY EMPLOYEES	KANKAKEE	535,780	468,689	595	463,759
KANKAKEE COMMUNITY COLLEG	KANKAKEE	48,834	45,637	145	46,375
KANKAKEE COUNTY CATHOLIC	KANKAKEE	13,032,548	9,739,389	7,591	8,173,854
KANKAKEE COUNTY INDUST	BRADLEY	366,213	336,079	525	267,907
KANKAKEE CTY STATE EMP CU	MANTENO	864,861	813,067	1,159	724,813
KANKAKEE FEDERATION/TCHRS	KANKAKEE	841,677	750,498	511	652,581
KANKAKEE ST MARTIN CREDIT	KANKAKEE	277,307	246,508	374	274,546
KANKAKEE TERMINAL RLY	KANKAKEE	1,007,474	721,540	637	661,783
KANKAKEE VALLEY INDUST	KANKAKEE	138,689	130,115	534	113,657
KEMBA PEORIA	PEORIA	3,167,077	2,855,543	1,739	2,432,262
KEYSTONE CHICAGO HTS CR U	CHICAGO HTS	826,173	729,850	441	632,198
KEYSTONE PRINTING CREDIT	WAUKEGAN	314,947	262,962	368	221,707
KING EMPLOYEES CREDIT UN	PITTSFIELD	64,577	54,199	099	54,569
KING LAR EMPLOYEES	DECATUR	544,586	487,913	225	313,149
KNOEDLER EMPLOYEES CREDIT	STREATOR	83,334	76,915	078	45,836

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
KNOX COLLEGE CREDIT UNION	GALESBURG	187,411	166,584	301	187,744
KNOX COUNTY SCHOOL EMPLOY	GALESBURG	1,132,753	1,084,825	1,836	875,052
KRAFT EMPLOYEES CREDIT U	GLENVIEW	6,536,446	5,807,739	6,731	5,672,527
L & F EMPLOYEES CREDIT UN	LINCOLN	147,819	139,989	466	96,721
L FISH EMPLOYEES CREDIT U	CHICAGO	135,212	126,774	178	64,469
L/M AND C/EI CREDIT UNION	DANVILLE	758,151	662,651	429	691,245
LABORERS' LOCAL 773	CARIO	65,715	60,136	211	7,563
LACLEDE ALTON WORKS EMPLO	ALTON	13,036,803	12,093,264	4,337	9,371,974
LADY OF LORETTO CREDIT UN	HOMETOWN	641,973	578,335	1,011	589,785
LAKESIDE PRESS CREDIT UNI	CHICAGO	1,180,491	1,005,116	2,365	917,954
LAKEVIEW MEDICAL CENTER	DANVILLE	1,796,722	1,626,161	1,260	1,114,054
LAND OF LINCOLN CRD UNION	DECATUR	6,913,454	6,075,838	4,834	4,597,274
LASALLE CNTY POSTAL CR UN	OTTAWA	162,836	147,724	281	145,918
LASALLE CNTY SCHOOL EMPLOY	OTTAWA	46 ,766	432,813	695	357,215
LAUHOFF EMPLOYEES CREDIT	DANVILLE	1,691,764	1,280,951	919	1,460,027
LAWRENCE BROS EMPL CRD U	STERLING	367,671	316,763	503	192,312
LEAF EMPLOYEES CREDIT UN	CHICAGO	273,395	238,245	668	205,126
LEYDEN SCHOOLS CREDIT U	FRANKLIN PARK	4,911,438	4,726,995	2,524	3,143,951
LIBBY EMPLOYEES CU	CHICAGO	266,776	235,376	423	195,461
LIBERTY CREDIT UNION	CHICAGO	79,580	78,747	185	65,962
LINCOLN AREA ELECTRIC EMP	LINCOLN	157,986	138,484	153	147,216
LITTELFUSE EMPL CREDIT U	DES PLAINES	378,932	346,535	597	137,358
LITTLE CO/MARY EMPL CU	EVERGREEN PARK	1,786,532	1,679,252	1,407	939,464
LOCAL 11	FOREST PARK	51,062	44,504	130	32,359
LOCAL 1271 CREDIT UNION	DANVILLE	470,396	418,095	794	455,513
LOCAL 158 IUOE MEMBERS CU	COUNTRYSIDE	3,097,188	2,892,615	2,731	2,010,825
LOCAL 18-B	CHICAGO	281,318	265,056	522	179,858
LOCAL 73 CREDIT UNION	CHICAGO	842,551	712,223	2,158	648,273
LOCAL 743	CHICAGO	2,223,349	1,703,367	4,594	860,276
LOCAL 939 BARBERS CR U	CHICAGO	41,147	35,364	159	14,225
LOGAN COUNTY PUBLIC EMPLO	LINCOLN	2,850,516	2,810,955	2,589	2,455,550
LORETTO HOSPITAL EMPLOYEE	CHICAGO	229,158	211,953	494	161,459
LYON METAL PROD INC EMP	AURORA	1,091,135	840,416	725	635,499
LYONS COMMUNITY	LYONS	215,134	204,176	423	167,484
LYONS NYC	DANVILLE	323,293	303,836	562	164,564
LYONS TOWNSHIP HS	WESTERN SPRINGS	1,129,403	1,054,664	525	749,503
M/I CREDIT UNION	PEORIA	182,811	154,019	121	119,654
MABC CREDIT UNION	EVANSTON	74,052	70,318	249	65,895
MACHINISTS CREDIT UNION	MAYWOOD	564,368	513,514	1,331	272,833
MAINE TOWNSHIP SCHOOLS	NILES	410,963	381,218	889	344,968
MARION MEMORIAL HOSPITAL	MARION	126,328	120,259	315	79,450
MARION VA HOSPITAL CU	MARION	286,047	270,481	562	248,978
MARISON EMPLOYEES	SOUTH ELGIN	28,234	21,184	092	16,825
MARSHALL FIELD/CO EMPL CU	CHICAGO	1,342,561	1,200,193	2,300	483,125
MARVEL-YORK CREDIT UNION	DECATUR	7,047,588	6,318,578	3,538	4,561,578
MASTER PRINTERS CREDIT UN	CHICAGO	6,346,575	5,726,978	7,823	5,191,731
MATERNITY BVM CREDIT U	BOURBONNAIS	1,125,816	936,876	942	1,039,552
MATTOON BIG FOUR EMPLOYEE	MATTOON	533,937	450,596	408	214,543
MATTOON COMMUNITY CRDT U	MATTOON	143,312	127,012	457	129,073
MATTOON MEADOW GOLD EM CU	MATTOON	99,895	86,843	296	79,531
MATTOON ST MARYS	MATTOON	126,143	116,087	216	91,980
MC LAUGHLIN EMPLOYEES	MOLINE	602,108	490,896	398	462,388
MCC POWERS EMPLOYEES CRD	SKOKIE	651,152	537,217	540	238,594
MCEA CREDIT UNION	SULLIVAN	44,628	35,832	083	34,429
MCLEAN COUNTY CATHOLIC	BLOOMINGTON	38,917	28,061	088	11,954
MCLEAN CTY EDUCATORS CU	BLOOMINGTON	679,740	654,610	886	320,056
MCMILLEN MASTER	GIBSON CITY	359,677	292,835	224	269,773
MEA	MONTICELLO	52,993	42,032	127	44,132
MEANS	CHICAGO	69,628	68,214	405	9,936
MENARD CREDIT UNION	MENARD	97,158	86,701	256	93,364
MENORAH CREDIT UNION	SKOKIE	323,361	281,296	448	128,209
MERCER CTY SCHOL EMPL CU	ALEDO	191,109	176,307	296	166,577
MERCY HOSP EMP CREDIT U	URBANA	487,597	444,246	871	348,123
METAMORA ST MARYS PARISH	METAMORA	413,599	336,303	462	333,656
MEYER CENTER CREDIT UNION	DECATUR	324,866	303,526	453	255,061
MEYERCORD EMPLOYEES CU	CAROL STREAM	410,329	375,198	308	294,033
MICRO SWITCH EMPLOYEES CU	FREEPORT	9,469,765	8,719,278	5,838	5,632,949
MIDCENTRAL	PEORIA	5,869,812	5,630,728	4,906	3,284,489
MIDLAND ROSS CREDIT UNION	MELROSE PARK	141,594	120,220	221	127,090
MIDWEST GE EMPLOYEES	DANVILLE	3,897,872	3,600,148	3,341	2,731,439
MILLEDGEVILLE COMM CU	MILLEDGEVILLE	385,590	320,593	911	322,206
MIC EMPLOYEES	SPRINGFIELD	372,905	336,987	939	360,661
MOBIL CHEMICAL CREDIT U	KANKAKEE	927,442	784,792	557	640,126
MODERN PLATING EMPLOYEES	FREEPORT	187,527	152,911	153	121,933
MOJONNIER BROS EMPLOYEES	CHICAGO	118,820	110,152	169	79,562
MOLINE FIRE DEPT CR UN	MOLINE	3,468,999	3,152,921	1,700	2,093,504
MOLINE POSTAL EMPLOYEES	MOLINE	319,789	259,637	255	278,511
MONMOUTH PACKINGHOUSE WKR	MONMOUTH	112,920	100,834	250	93,024
MONSANTO EMPLOYEES	SAUGET	2,146,658	1,499,291	1,304	1,975,169
MONTGOMERY EMPLOYEES C U	MOLINE	2,156,289	1,998,864	1,802	1,436,961
MONUMENTAL	CHICAGO	74,734	68,966	166	29,927
MOORMAN EMPLOYEES CRED U	QUINCY	7,445,241	6,695,201	3,756	5,622,251
MORGAN PARK CO-OP	CHICAGO	414,768	361,654	761	223,768
MORRIS COMMUNITY	MORRIS	3,588,792	2,613,633	2,155	1,850,916
MORTON EMPLOYEES CREDIT U	CICERO	419,958	360,206	528	340,826
MORTON-NORWICH EMPLOYEES	CHICAGO	774,684	677,914	904	509,403
MOTOR COACH EMPLOYEES	EAST ST LOUIS	1,865,557	895,896	911	788,363
MOTOR EXPRESS EMPL CRD U	OAK LAWN	131,677	120,758	683	53,423
MOTOROLA CREDIT UNION	SCHAUMBURG	18,812,792	17,764,445	15,013	16,344,007
MT CARMEL	JOLIET	54,006	46,830	225	33,539
MUELLER CO EMPL CREDIT U	DECATUR	5,640,627	5,674,702	2,257	3,411,115
MUELLERS-PINEHURST	ROCKFORD	259,585	247,066	283	236,089
MUI	ROCKFORD	997,157	811,784	589	622,354
MUNDELEIN COMMUNITY	MUNDELEIN	164,963	159,941	320	167,699
MURRAY EMPLOYEES CREDIT U	CENTRALIA	210,018	177,620	440	157,416
NAIL WORKERS CREDIT UNION	SPRING VALLEY	199,817	177,773	166	134,501
NAIRE CREDIT UNION	CHICAGO	616,527	563,024	755	491,634
NATIONAL CAN CLEARING	CHICAGO	262,836	227,389	311	236,720
NATIONAL CASTINGS EMP CU	CHICAGO	199,391	151,350	361	124,830
NATIONAL LOCK EMPLOYEES	CICERO	2,344,248	2,257,429	2,879	1,035,276
NATIONAL VAN EMPLY CRED U	ROCKFORD	148,384	133,750	131	74,913
NATL CAN EMPLOYEES CRED U	BROADVIEW	778,412	691,449	742	445,112
NED EMPLOYEES CREDIT U	CHICAGO	103,274	87,696	244	97,748
NEISLER CREDIT UNION	CARBONDALE	191,735	154,614	219	166,176
NEW TESTAMENT B C CREDIT UNION	DECATUR	34,133	29,712	128	16,922
NEW WORLD CREDIT UNION	CHICAGO	33,879	25,296	036	15,679
NIMAN/MARTIN EMPL CRD U	CHICAGO	23,820	19,556	022	14,340
NILES TWNSHP SCHOOLS CU	ROCKFORD	2,227,562	1,915,989	1,217	1,602,962
NIUM CONFERENCE CREDIT UN	SKOKIE	1,142,438	1,066,212	715	619,647
NORGE HERRIN	ELGIN	2,135,518	2,003,598	1,865	1,929,537
NORTH BELL CREDIT UNION	HERRIN	2,903,812	2,591,366	1,861	2,157,177
NORTH LAKES TEACHERS CU	CHICAGO	267,114	267,114	452	267,643
NORTH SHORE GAS CREDIT U	GURNEE	295,539	233,113	921	962,540
NORTH WEST ILL CREDIT UNI	WAUKEGAN	1,749,473	1,523,541	3,927	2,172,297
NORTHEASTERN IEA CREDIT	MT MORRIS	2,587,057	2,304,230	226	124,613
NORTHERN COOK COUNTY CHPT	PARK FOREST	243,732	233,113	166	98,195
NORTHERN ILL CREDIT UNION	WINNETKA	45,874	41,037	9,168	4,735,819
NORTHERN ILL WATER CORP	ROCKFORD	8,292,278	7,820,534	224	141,764
NORTHWEST CENTRAL CREDIT UNION	URBANA	179,866	156,512	459	226,931
NORTHWEST PARISHES CRD U	CHICAGO	383,431	362,134	4,033	2,864,123
	CHICAGO	3,125,200	3,000,765		

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
NORTHWEST SCHOOL EMPL CU	GALENA	91,585	86,545	315	89,447
NOSCO CREDIT UNION	WAUKEGAN	243,447	283,795	249	165,893
NSC STAFF CREDIT UNION	CHICAGO	81,813	76,526	284	65,323
NU EMPLOYEES CREDIT UNION	EVANSTON	475,426	472,813	1,137	335,145
NW SUBURBAN POSTAL CRED U	PARK RIDGE	662,385	622,555	675	541,987
NYC EMPLOYEES	HARRISBURG	169,557	125,249	177	113,661
NYCO CREDIT UNION	CHICAGO	279,287	249,061	192	234,289
OAK EMPLOYEES CREDIT UNIO	CRYSTAL LAKE	836,562	664,831	828	535,631
OAK FOREST	OAK FOREST	54,392	50,856	187	16,760
OAK LAWN COMM CHURCH CR U	OAK LAWN	664,224	623,313	414	594,528
OAK PARK EMPLOYEES CRD U	OAK PARK	1,326,652	1,257,134	957	1,253,835
OAK PARK POSTAL EMPLOYEES	OAK PARK	89,903	77,331	098	74,456
OAK PARK SCHOOLS CREDIT U	OAK PARK	82,629	77,377	280	68,246
OAKLAWN MUNICIPAL	OAK LAWN	468,787	371,123	000	385,333
OCECO	CHICAGO	18,599	15,048	053	8,873
OFDMC EMPLOYEES	OLYMPIA FIELDS	146,656	143,820	368	94,555
OLIN EMP CREDIT U/JOLIET	JOLIET	3,595,517	3,432,724	1,009	1,412,587
OLIN EMPL CREDIT UNION	EAST ALTON	17,618,004	15,302,828	8,404	12,975,302
OPERATING ENGINEERS LC148	GRANITE CITY	3,491,165	2,852,296	2,161	2,367,674
OREGON COMMUNITY CRED UN	OREGON	534,677	451,338	657	323,521
OTTAWA MIWAY	OTTAWA	486,656	429,379	575	435,164
OUR LADY/GOOD COUNSEL CU	AURORA	718,406	624,593	1,092	570,632
OUTBOARD MARINE CORP EMPL	LAUKEGAN	8,388,250	7,951,039	4,631	5,107,507
PAGE ENGINEERING EMPL CU	CHICAGO	826,835	793,388	333	165,604
PALATINE SCHAUMBURG SCHLS	PALATINE	1,564,047	1,346,768	1,382	1,325,540
PANA AREA CREDIT UNION	PANA	2,072,189	1,916,164	2,976	1,487,516
PANDUIT EMPLOYEES	TINLE	216,658	211,989	355	15,715
PANTAGRAPH PRNTNG/STATNRY	BLOOMINGTON	284,463	166,443	269	160,546
PARIS HI-WAY CREDIT UNION	PARIS	492,526	383,965	458	374,921
PARK EMPLOYEES CREDIT UNI	CHICAGO	15,282,875	14,352,498	6,415	11,909,085
PARK FOREST MUNICIPAL EMP	PARK FOREST	241,645	184,333	236	226,369
PARK MANOR CHRIST CHURCH	CHICAGO	103,827	92,189	269	89,361
PARKWAY GARDENS CREDIT UN	CHICAGO	150,948	118,111	118	53,303
PAYSAVER CREDIT UNION	MELROSE PARK	21,855,748	19,748,941	11,617	16,861,607
PEABODY-MYERS EMPLOYEES	STREATOR	402,314	365,523	615	392,873
PEERLESS/AMERICA EMPL CU	CHICAGO	156,109	138,035	112	20,704
PEOPLES CO-OP CREDIT UNIO	CHICAGO	1,593,567	1,265,345	1,924	1,291,357
PEOPLES CREDIT UNION	CAPROM	176,263	151,645	439	118,494
PEORIA BELL CREDIT UNION	PEORIA	2,736,883	2,194,979	1,443	2,610,950
PEORIA CITY EMPLY CREDIT	PEORIA	1,225,771	1,110,783	1,274	1,171,024
PEORIA CTY SCHL EMPL CU	PEORIA	682,890	666,649	997	542,231
PEORIA FIRE FIGHTERS CR U	PEORIA	936,478	768,338	249	773,362
PEORIA GRAPHIC ARTS CU	PEORIA	1,811,385	968,813	1,813	855,491
PEORIA HIWAY CREDIT UNION	PEORIA	352,087	317,412	421	340,420
PEORIA JOURNAL STAR CRD U	PEORIA	941,803	829,340	855	686,291
PEORIA POSTAL EMP CR UN	PEORIA	1,679,126	1,370,399	1,057	1,477,791
PEORIA TYPOGRAPHICAL CR U	PEORIA HTS	86,020	69,372	092	62,803
PERU MUNICIPAL CREDIT U	PERU	189,415	167,231	237	127,819
PERU ST MARYS PARISH CR U	PERU	223,225	201,136	308	170,164
PGL/CC EMPLOYEES CREDIT U	CHICAGO	9,748,983	8,986,574	4,810	7,697,531
PHEOLL EMPLOYEES	CHICAGO	403,193	345,643	412	275,969
PHONE CO	CHICAGO	4,385,176	3,776,361	2,294	3,576,877
PIERCEE GLASS LINCOLN CR	LINCOLN	48,235	46,149	153	40,472
PILGRIM BAPTIST CREDIT UN	CHICAGO	157,314	142,789	215	28,503
PILLSBURY EMPLOYEES	SPRINGFIELD	1,543,437	1,331,579	523	1,157,115
PINES EMPLOYEES CREDIT UN	AURORA	154,491	140,626	167	130,734
PITTSBURGH INTL EMPLOYEES	FAIRBURY	144,199	97,799	229	90,376
PLANITES	CHICAGO	2,511,840	2,367,922	2,172	1,724,336
PLANO SAVINGS CREDIT UNIO	PLANO	368,896	304,522	552	314,158
PLAYSKOOL EMPLOYEES	CHICAGO	333,268	278,611	546	237,389
PLOW/PLANTER EMP CRDT U	MOLINE	8,881,324	8,252,010	6,243	6,373,204
PN	JACKSONVILLE	116,214	111,708	298	97,335
POLO COMMUNITY CREDIT UNI	POLO	196,150	175,745	332	144,060
PONTIAC-DWIGHT PRISON EMP	PONTIAC	363,874	313,671	691	281,950
POTTERY CREDIT UNION	ROBINSON	368,773	292,239	888	322,426
POTTERY WORKERS CREDIT U	ABINGDON	240,558	213,053	300	147,658
PRAIRIE FARMS DAIRY EMP CU	PEORIA	138,834	106,870	153	106,922
PRECISION CASTINGS CO	ROCKFORD	103,362	79,876	135	46,437
PRECISION SCIENTIFIC CR U	CHICAGO	275,679	255,982	296	158,893
PRECISION STEEL	FRANKLIN PARK	124,439	96,223	167	103,422
PREMIUM CREDIT UNION	WOODRIDGE	84,815	69,921	138	43,002
PRINCETON CHAMPION EMP CU	PRINCETON	47,231	41,598	132	34,280
PROCESSORS CREDIT UNION	GRANITE CITY	940,413	874,665	1,267	773,476
PROCTER/GAMBLE CHICAGO	CHICAGO	817,875	664,968	482	747,362
PROCTOR HOSPITAL EMPLY	PEORIA	341,501	247,456	698	253,815
PROFESSIONAL ASSN/CLERGY	RICHMOND	198,763	183,397	194	118,532
PROGRESS CREDIT UNION	CHICAGO	3,432,284	2,306,184	3,155	2,586,837
PROS CREDIT UNION	CHICAGO	274,408	228,824	238	63,487
PROVIDENT HOSPITAL	CHICAGO	178,599	162,926	214	59,774
PROVISO TOWNSHP TEACHERS	WESTCHESTER	1,847,122	1,729,318	1,424	1,410,871
PURINA EMPLOYEES CREDIT U	BLOOMINGTON	122,138	108,288	123	83,247
PUROLATOR ARMORED	CHICAGO	92,361	84,576	132	35,187
PYLE-NATIONAL	CHICAGO	512,485	470,916	506	354,571
PYRAMID EMPLOYEES	CHICAGO	213,476	169,493	164	113,797
QUAKER EMPLOYEES	ROCKFORD	248,001	224,040	314	198,856
QUAKER OATS EMP CREDIT U	PEKIN	115,738	88,426	101	110,830
QUAM NICHOLS CREDIT UNION	CHICAGO	85,899	74,919	093	30,171
QUASAR/MIC EMPL CRDT UNIO	FRANKLIN PARK	1,806,288	1,690,788	1,726	1,055,494
QUINCY BELL	QUINCY	316,578	274,683	244	169,491
QUINCY CHAPTER CREDIT UN	QUINCY	867,793	784,612	1,328	599,212
QUINCY CLINIC EMPLY CU	QUINCY	174,339	151,421	246	127,481
QUINCY MUNICIPAL LEAGUE C	QUINCY	148,097	131,921	231	88,043
QUINCY POSTAL EMPL CR U	QUINCY	879,001	794,153	653	832,775
RAMBIDE CREDIT UNION	CHICAGO	825,651	789,272	778	765,354
RALEIGH EMPLOYEES CREDIT	ELGIN	935,325	814,849	1,182	861,596
READY METAL EMPLOYEES	FREEPORT	88,511	85,987	086	68,050
REAVIS STICKNEY CREDIT UN	CHICAGO	221,586	211,053	219	173,001
RECO CREDIT UNION	BURBANK	467,782	420,871	451	419,308
REDBRAND CREDIT UNION	ROODHOUSE	224,301	198,908	282	146,557
REDCO EMPLOYEES CRD UNION	BARTONVILLE	8,556,418	7,137,394	4,473	5,218,262
REGISTER MAIL CREDIT UNIO	PEORIA	31,089	30,097	034	20,059
REGO	GALESBURG	229,968	166,601	172	194,922
RELCO CREDIT UNION	CHICAGO	593,455	489,372	435	455,209
REPUBLIC STEEL EMPLOY CR	WINCHESTER	175,095	147,993	104	140,369
RESEARCH CENTER CREDIT UN	CHICAGO	11,858,601	10,600,010	5,026	6,121,325
RESEARCH HOSPITAL CRED UN	DES PLAINES	1,383,796	1,339,187	255	441,918
RETAIL CLERKS 1550 CR UN	GALESBURG	338,876	309,219	669	316,774
REVERE CHICAGO EMPLOYEES	CHICAGO	167,678	139,294	213	76,874
REVERE CREDIT UNION	CHICAGO	17,510	15,167	043	7,105
REYNOLDS ENGINEER EMP CU	CLINTON	357,348	349,572	645	329,228
REYNOLDS MC COOK EMPLOYEE	ROCK ISLAND	211,572	191,722	166	170,896
RHEEM EMPLOYEES CRDT UN	BROOKFIELD	4,749,368	4,118,817	3,359	3,666,320
RICH TOWNSHIP SCHOOL EMPL	CHICAGO	1,357,610	1,097,194	918	808,528
RICHARDS-WILCOX CRDT UN	PARK FOEST	582,787	458,359	359	335,953
RIDGEWOOD AREA SCHOOLS	AURORA	493,807	444,234	514	403,629
RIVERSIDE HOSP EMPLOYEES	MORRIDGE	174,507	154,502	176	104,439
ROBESONS EMP CREDIT UNION	KANKAKEE	234,965	197,758	601	175,965
ROCK ISLAND AREA SCHOOLS	CHAMPAIGN	88,878	72,111	252	64,901
ROCK ISLAND CONTAINER EMP	ROCK ISLAND	173,245	153,562	299	103,107
	ROCK ISLAND	57,465	55,677	107	56,221

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
ROCK ISLAND FRANCISCAN	ROCK ISLAND	746,280	718,469	1,223	608,664
ROCK ISLAND POSTAL EMPLOY	ROCK ISLAND	1,716,469	1,484,193	1,226	1,537,481
ROCK-WINN CREDIT UNION	ROCKFORD	368,925	329,964	966	361,769
ROCKFORD BELL CREDIT UN	ROCKFORD	2,983,490	2,389,859	1,867	2,356,532
ROCKFORD CLUTCH CREDIT U	ROCKFORD	1,163,525	1,018,693	835	950,677
ROCKFORD MUNICIPAL EMPLOY	ROCKFORD	1,000,909	883,092	1,028	712,166
ROCKFORD NEWSPAPERS CR UN	ROCKFORD	71,734	59,524	176	70,872
ROCKFORD POSTAL EMPLOYEES	ROCKFORD	1,887,312	1,600,431	1,457	1,379,399
ROCKTOOL CREDIT UNION	ROCKFORD	260,377	252,248	202	163,065
ROMEOVILLE COMM CRDT UNIO	ROMEOVILLE	416,977	400,844	674	211,577
ROPER EMPL CREDIT UNION	KANKAKEE	5,944,279	5,533,802	2,410	2,295,745
ROSCOE CREDIT UNION	CHICAGO	226,583	180,152	199	226,323
ROSE EMPLOYEES CREDIT UN	CHIAGO	139,129	121,981	203	115,515
ROSELAND COMMUNTIY HOSP	CHICAGO	648,967	607,141	598	524,262
RS EMPLOYEES CREDIT UNION	CHICAGO	270,331	234,586	178	161,048
RUDOLF	BOURBONNAIS	623,771	547,941	384	484,006
RYERSON EMPLOYEES CRDT UN	CHICAGO	1,423,483	1,259,053	1,143	833,603
S A M H CREDIT UNION	EFFINGHAM	124,667	115,165	344	112,689
S CMGO COMM HOSP EMP CU	CHICAGO	666,411	607,799	733	274,621
S O S EMPLOYEES	CHICAGO	328,183	301,138	299	279,287
S&C EMPLOYEES CRDT UN	CHICAGO	2,877,364	2,747,873	1,113	1,246,270
SAFEWAY EMPLOYEES CR UN	HARVEY	234,110	206,807	132	85,367
SAINT ADRIAN CREDIT UNION	CHICAGO	539,128	471,651	434	250,161
SAINT ELIZABETH	CHICAGO	70,122	61,883	202	13,079
SAINT MARK CREDIT UNION	CHICAGO	192,063	169,267	402	166,535
SALEM SCHOOL SYSTEM CRED	SALEM	501,042	415,636	550	375,234
SANGAMON COUNTY	SPRINGFIELD	151,534	103,823	375	136,006
SANITARY DISTRICT EMPLOY	CHICAGO	4,040,368	3,341,225	2,855	2,839,378
SANTA FE CHICAGO FEDERAT	CHICAGO	164,336	149,907	339	138,173
SAVANNA MILWAUKEE RAILRD	SAVANNA	5,147,752	4,729,521	2,348	3,708,807
SCHL DIST 104 EMPLOYEES	STEGER	275,467	248,787	085	151,694
SCHOLLE ELECTRO-CHEM	NORTHLAKE	202,398	182,213	233	140,994
SCHOOL DIST 40 EMPLOYEES	MOLINE	1,614,898	1,543,113	1,121	1,157,359
SCHOOL DIST 9 CREDIT UN	GRANITE CITY	878,210	799,572	958	778,757
SCHOOL DISTRICT 120 EMPLO	LA SALLE	165,064	142,897	183	61,996
SCHOOL DISTRICT 148	HOMEWOOD	92,870	82,512	136	47,886
SCHOOL EMPLOYEES CREDIT U	STERLING	2,852,013	2,619,921	1,562	1,623,704
SCHWINN EMPLOYEES CRD U	CHICAGO	876,732	679,596	1,204	504,020
SCOTT CREDIT UNION	SCOTT AFB	39,882,879	36,812,600	23,015	22,417,332
SCRIPTURE PRESS EMPLOYEES	WHEATON	543,133	507,458	479	507,823
SDC EMPLOYEES CREDIT UNION	KANKAKEE	1,249,227	1,080,168	1,206	1,055,117
SEARS HOMAN/ARTHINGTON EM	CHICAGO	851,769	727,472	3,188	594,778
SECURITY MUTUAL CASUALTY	CHICAGO	108,830	88,186	109	49,678
SELF-LOCKING EMPLOYEES	MORRIS	290,671	258,984	474	247,023
SHELL NORTHERNERS CRED U	OAK BROOK	410,118	402,248	485	279,543
SHERWIN WILLIAMS EMPL CU	CHICAGO	8,894,244	8,272,930	3,433	3,554,899
SHIELD CREDIT UNION	HINSDALE	363,343	312,956	232	161,508
SIGNAL DRIVERS/HELPERS CU	CHICAGO	521,968	465,878	252	259,753
SIMS EMPLOYEES CREDIT UNI	RIVERDALE	167,222	154,195	120	113,692
SIU EMPLOYEES CREDIT UN	CARBONDALE	10,262,797	9,925,025	5,832	5,156,366
SKIL EMPLOYEES CREDIT UNI	CHICAGO	377,068	330,771	1,118	233,645
SMOLER EMPLOYEES	CHICAGO	64,229	57,878	130	40,722
SNAP-ON CREDIT UNION	MT CARMEL	1,868,846	1,585,480	1,640	1,758,228
SORENG EMPLOYEES CREDIT U	SCHILLER PARK	839,873	820,791	691	691,392
SOUTH DIVISION CREDIT UNI	EVERGREEN PARK	6,710,639	5,496,721	4,343	5,543,995
SOUTH DUPAGE SCHOOLS	DOWNERS GROVE	1,476,087	1,382,924	2,228	1,369,341
SOUTH WORKS EMPLOYEES CU	CHICAGO	22,427,529	18,721,439	13,505	15,842,179
SOUTHEASTERN ELECTRIC EMP	ELDORADO	897,086	824,167	327	774,493
SOUTHERN ILL DIRECTORS	BELLEVILLE	1,416,581	1,150,666	1,291	1,240,332
SOUTHERN ILLINOIS SCHOOLS	HERRIN	4,667,228	4,271,767	3,001	3,765,151
SOUTHWEST CHGO CMPTR CU	CHICAGO	1,587,843	1,457,710	2,047	1,072,415
SPARTAN CREDIT UNION	SPARTA	110,660	99,374	419	106,284
SPFLD PRAIRIE CHRMS DAIRY	SPRINGFIELD	128,320	112,282	119	54,428
SPIESS EMPLOYEES	ELGIN	71,609	66,051	124	45,255
SPRINGFIELD BELL CREDIT U	SPRINGFIELD	4,053,953	3,401,331	2,045	2,833,419
SPRINGFIELD CHAPTER	SPRINGFIELD	3,228,433	2,695,804	1,441	1,648,348
SPRINGFIELD CILCO CREDIT	SPRINGFIELD	396,332	345,464	255	283,926
SPRINGFIELD CITY EMPLOYEE	SPRINGFIELD	930,731	815,557	1,162	735,955
SPRINGFIELD CLINIC CR UN	SPRINGFIELD	296,090	280,869	265	239,725
SPRINGFIELD FIAT-ALLIS	SPRINGFIELD	2,091,420	1,759,036	1,485	1,564,803
SPRINGFIELD FIREMEN	SPRINGFIELD	459,917	337,731	295	411,980
SPRINGFIELD POSTAL CREDIT	SPRINGFIELD	2,086,450	1,826,888	1,131	1,619,676
SPRINGFIELD PRIESTERS CRED	SPRINGFIELD	517,644	439,844	425	509,036
SPRINGFIELD SACRED HEART	SPRINGFIELD	10,560,768	9,861,217	7,154	6,351,376
SPRINGFIELD TEACHERS	SPRINGFIELD	1,729,928	1,541,204	1,249	1,412,190
ST AGATHAS CONSOLIDATED	NEW ATHENS	168,199	139,655	436	141,260
ST AGNES CREDIT UNION	CHICAGO HEIGHTS	283,276	240,784	549	239,037
ST ANDREW PARISH CRDT UN	CHICAGO	128,693	114,780	305	69,843
ST ANSELM	CHICAGO	182,436	165,872	259	145,950
ST ANTHONYS GUILD CRDT UN	HILLSIDE	544,266	478,419	308	459,351
ST CHRISTOPHER CREDIT UN	MIDLOTHIAN	393,452	371,836	540	330,461
ST CLAIR COUNTY TEACHERS	EAST ST LOUIS	2,274,779	1,801,500	2,636	1,869,175
ST CLAIR SPECIALTY EMP CU	BELLWOOD	142,738	125,262	159	68,732
ST CONSTANCE CREDIT UNION	CHICAGO	92,410	82,234	091	12,756
ST EDMUNDS CHURCH CRDT UN	CHICAGO	1,266,101	1,186,705	1,231	905,456
ST ELIZABETHS PARISH CRED	GRANITE CITY	333,814	317,154	543	297,557
ST FRANCIS HOSPITAL EMPLO	PEORIA	1,574,857	1,330,204	2,440	1,245,030
ST GEORGE HOSPITAL CRD U	CHICAGO	669,897	643,110	950	498,288
ST GREGORY PARISH CRDT UN	CHICAGO	334,405	233,444	1,007	237,259
ST HENRY PARISH CREDIT UN	CHICAGO	118,927	105,532	184	74,266
ST JAMES	DECATUR	926,748	856,544	1,011	658,996
ST JAMES PARISH CREDIT UN	CHICAGO	122,093	105,880	166	38,747
ST JOACHIMS PARISH CRD UN	CHICAGO	30,589	26,886	103	15,167
ST JOHN FISHER	CHICAGO	182,573	158,217	438	161,819
ST JOSEPH PARISH	ELGIN	197,621	174,556	268	148,183
ST JUDE CREDIT UNION	CHICAGO	121,938	103,140	154	41,843
ST LAWRENCE PARISH C U	NO WILLIMINGTON	136,017	107,564	186	79,050
ST PATRICK CATHOLIC CR UN	PEORIA	118,715	107,380	311	111,266
ST VINCENT PARISH CR UN	CHICAGO	155,618	135,134	466	144,365
ST WILLIBRORD PARISH	CHICAGO	742,753	661,224	995	339,338
STALEY EMPLOYEES CRDT UN	DECATUR	15,902,089	14,173,715	7,722	11,438,864
STANADYNE/CHICAGO CRD UN	BELLWOOD	1,767,734	1,504,666	993	840,266
STATE EMP/CENTRAL ILL CU	PEORIA	307,494	295,488	546	275,508
STEELWORKERS	STERLING	4,420,093	3,971,432	3,634	3,772,956
STEPHENS-ADAMSON EMP CU	AURORA	2,055,708	1,865,528	1,428	1,856,300
STEPHENSON COUNTY SCHOOLS	FREEPORT	450,096	359,114	462	396,018
STEWART-WARNER ALEMITE CU	CHICAGO	1,422,556	1,234,945	2,056	790,255
STOCK YARDS EMPLOYEES	NATL STOCK YRDS	222,136	160,437	215	101,743
STOCKTON EMPLOYEES	STOCKTON	161,980	144,606	200	123,377
STONE 360 EMPLOYEES CR U	CHICAGO	109,256	93,255	134	58,319
STRANCO CREDIT UNION	SPRINGFIELD	97,735	87,215	111	84,837
STREATOR GLASS WORKERS	STREATOR	2,299,640	2,148,493	1,420	1,724,173
SUBURBAN BANK GRP EMPL CU	PALATINE	288,527	271,955	289	83,199
SUBURBAN DIST 1 BELL EMPL	EVANSTON	1,058,935	912,265	1,051	931,674
SUNDSTRAND CREDIT UNION	ROCKFORD	13,584,466	12,659,464	8,851	12,388,330
SUPERIOR TEA/COFFEE	BENSENVILLE	258,466	214,801	298	122,362
SURFACE LINES EMPLOYEES	PEORIA	159,755	139,475	195	150,454
SWEEPER EMPLOYEES CREDIT	ELGIN	583,262	483,965	376	503,117
SWICSIU CREDIT UNION	EDWARDSVILLE	1,147,022	960,643	1,250	1,016,484
SYCAMORE COMMUNITY	SYCAMORE	5,451,844	5,155,007	4,400	2,813,635

Credit Unions	Location	Total Assets	Total Shares	Total Members	Total Loans
T I CREDIT UNION	CARBONDALE	58,323	42,950	153	41,650
TAY-FORE CREDIT UNION	CICERO	414,918	296,847	193	95,359
TAYLORVILLE COMMUNITY CRD	TAYLORVILLE	2,932,445	2,577,225	2,484	2,303,958
TAYLORVILLE SCHOOL EMPLOY	TAYLORVILLE	563,356	502,639	346	334,345
TAZEWELL CO GOVT EMP CR	PEKIN	283,189	246,443	278	265,520
TAZEWELL COUNTY SCHOOL EM	PEKIN	2,082,498	1,817,622	1,702	1,605,807
TEACHERS CU OF WARREN COUNTY	MONMOUTH	149,738	135,567	264	124,244
TEE PAK CREDIT UNION	DANVILLE	2,703,111	2,371,367	1,652	1,959,735
TELCO 1	CHICAGO	3,897,984	3,310,103	2,743	3,109,061
TEXACO CREDIT UNION	OAKBROOK	74,112	63,044	273	35,459
THE NEIGHBORS	CHICAGO	510,880	464,558	374	433,710
THE NEWS GAZETTE CREDIT U	CHAMPAIGN	171,837	151,421	322	147,951
THE STELLE CREDIT UNION	STELLE	71,287	68,998	115	16,524
THIRD ORDER/ST FRANCIS CU	CHICAGO	3,519,043	3,251,215	2,323	1,931,404
THIRD UNITED METHODIST CU	DECATUR	325,183	245,529	252	165,779
THIRTEEN NINETEEN EMPLOY	CHICAGO	1,160,096	1,047,038	988	879,128
THORNTON TWNSHP HIGH SCHL	SOUTH HOLLAND	1,747,667	1,552,969	1,037	1,314,935
THREE THIRTY THREE CRD U	CHICAGO	86,427	65,989	218	64,527
TING CREDIT UNION/ILL	HAMMOND	300,473	259,497	353	275,717
TINLEY FOREST EMPLOYEES	TINLEY PARK	463,390	427,492	474	362,936
TM EMPLOYEES CU	ALGONQUIN	110,272	100,133	370	74,890
TOBLER TRANSFER CREDIT UN	PERU	684,385	599,969	357	531,858
TOLLYS EMPLOYEES CU	DECATUR	604,650	517,645	351	559,178
TRAVENOL EMPLOYEES	DEERFIELD	2,072,652	1,020	027	000
TRI-CITIES BELL EMPL CU	ROCK ISLAND	1,371,366	1,210,322	768	948,565
TRI-COUNTY CHAPTER CU	OTTAWA	1,813,512	1,700,646	2,317	1,490,563
TRINITY AME CHURCH CRED U	CHICAGO	3,034,998	2,946,375	3,040	1,936,698
TRINITY CREDIT UNION	NORTH CHICAGO	33,572	27,723	188	14,060
TSI CREDIT UNION	CHICAGO	209,788	175,497	471	103,657
TURCO EMP CREDIT UNION	CHAMPAIGN	114,778	103,701	094	92,362
TYPOGRAPHICAL CREDIT UNIO	DU QUOIN	105,852	101,730	183	95,087
U S I EMPLOYEES CREDIT UN	CHICAGO	506,844	389,231	756	239,409
UAW LOCAL 558 CREDIT UNIO	TUSCOLA	4,397,960	4,010,892	2,523	3,911,763
UCU COUNCIL CREDIT UNION	WILLOW SPRINGS	3,105,336	2,617,447	1,873	2,325,926
UIWOA CREDIT UNION	CHICAGO	308,508	290,999	357	77,644
UNION SPECIAL EMPL CRD UN	CHICAGO	260,844	249,185	848	118,408
UNION TEACHERS CREDIT UNI	CHICAGO	1,456,602	1,201,231	964	519,443
UNION 76 CREDIT UNION	CHICAGO	20,015,895	17,831,512	18,431	13,731,598
UNIROYAL CHGO CREDIT UNIO	LEMONT	2,335,484	2,179,116	1,370	1,434,233
UNITED AIR LINES EMPL CU	CHICAGO	204,510	150,845	159	129,971
UNITED CATHOLIC	CHICAGO	347,204,625	337,696,725	63,026	23,846,405
UNITED INSURANCE CREDIT U	WAUCONDA	49,597	49,790	202	56,874
UNITED METHODIST MINISTER	CHICAGO	383,202	364,861	450	189,743
UNITED PROTESTANTS	BLOOMINGTON	1,384,480	1,238,274	1,430	1,206,881
UNITED SPECIALISTS EMP CU	BOURBONNAIS	50,836	50,110	182	28,933
UNITED TOWNSHIP SCHLS CU	CHICAGO	53,648	53,030	127	32,288
UNITY	EAST MOLINE	1,779,568	1,520,105	1,474	1,421,860
UNIV/IL MED CENTER CRD UN	BROADVIEW	80,569	51,952	101	29,403
UNIV/ILL EMPL CREDIT UN	CHICAGO	956,427	927,277	1,683	548,498
UNIVERSITY STAFF	CHAMPAIGN	15,502,666	14,065,758	12,092	10,163,556
UO COLSON CO-WORKERS CU	CHICAGO	2,744,759	2,180,743	4,518	2,235,321
UPWA DIST 1 AREA 5 CRED U	PARIS	245,233	178,228	238	175,800
URBANA MUNICIPAL EMP CU	CHICAGO	450,307	367,424	488	284,073
URBANA POSTAL	URBANA	686,044	528,563	761	516,057
URCLPWA LOCAL 505	CHAMPAIGN	318,135	285,770	296	298,759
UTILITY EMP/GALESB/KEWANE	CHICAGO	46,258	42,234	142	39,925
UTILITY EMP/LASALLE SERV	GALESBURG	930,178	801,322	756	728,161
UTILITY EMPLOYEES	LASALLE	784,583	742,137	551	727,397
VA	URBANA	6,520,458	5,994,401	3,924	4,714,225
	DANVILLE	6,729,465	6,102,097	3,037	4,344,437
VALLEY BELL	ELGIN	2,742,362	2,302,571	2,148	2,383,325
VAMCO CREDIT UNION	CHICAGO	2,967,740	2,767,055	1,819	2,180,686
VANSONS CREDIT UNION	CHICAGO	259,594	212,535	166	97,190
VAPOR CREDIT UNION	MILES	566,534	528,462	649	387,820
VERMILION COUNTY CMPTR CU	DANVILLE	3,891,849	3,679,518	5,601	3,451,425
VERSON CREDIT UNION	CHICAGO	1,080,586	901,637	729	878,977
VIENNA CORRECTIONAL CTR	VIENNA	527,164	498,715	566	363,850
VR/WESSON	WAUKEGAN	235,937	173,895	259	209,171
VULCAN EMPLOYEES CREDUT U	COUNTRYSIDE	272,595	212,074	242	197,681
W A WHITNEY EMPLOYEES CU	ROCKFORD	318,550	297,773	312	287,928
W F/JOHN BARNES EMP CU	ROCKFORD	551,767	475,506	610	323,483
WAGNER CASTINGS CO CR UN	DECATUR	3,375,647	2,723,270	1,354	2,611,261
WARNER EMPLOYEES CREDIT U	SOUTH BELOIT	3,180,320	2,930,143	3,308	2,562,723
WARREN NEWPORT CREDIT UNI	GURNEE	2,934,265	2,813,776	2,297	1,816,208
WATER CO EMPL CREDIT U	COLLINSVILLE	87,567	70,245	196	74,750
WAUKEGAN MUNICIPAL EMPL	WAUKEGAN	347,024	249,215	375	276,439
WAUKEGAN POSTAL EMPLOYEES	WAUKEGAN	422,961	357,356	417	258,172
WAUKEGAN VETERANS	WAUKEGAN	171,463	151,978	213	125,959
WAYNE EMPL CREDIT UNION	BARTONVILLE	98,273	81,445	170	87,001
WE EMPLOYEES CREDIT UNION	MONTGOMERY	2,192,899	2,003,381	2,266	1,490,160
WEBER EMPLOYEES CREDIT UN	ARLINGTON HTS	234,404	207,885	344	192,061
WECO CREDIT UNION	WEST CHICAGO	5,845,001	4,026,473	3,417	3,666,841
WEISE ASSOCIATES CREDIT U	ROCKFORD	315,847	289,807	772	211,573
WELLS EMPLOYEES CREDIT U	MONMOUTH	48,965	40,794	078	22,512
WEST CHICAGO ST MARYS PAR	WEST CHICAGO	153,637	128,461	384	111,756
WEST DUPAGE SCHOOLS CR U	WHEATON	9,634,446	9,380,176	5,125	6,672,211
WEST PULLMAN WORKS EMP CU	CHICAGO	4,208,651	3,338,313	2,537	2,866,200
WEST SIDE COMMUNITY CU	CHICAGO	30,039	28,756	141	20,439
WESTCLOX EMPLOYEES	LASALLE	1,312,795	1,108,895	787	515,366
WESTERN ACADIA EMPL CRE U	CHICAGO	732,625	640,282	394	220,885
WESTERN INDIANA BELT CR U	CHICAGO	1,557,395	1,375,373	1,168	1,338,849
WESTERN RAILWAYS ASSNS CU	CHICAGO	310,831	269,813	351	133,760
WESTERN UNION EMPL CR U	CHICAGO	308,858	265,747	604	191,725
WHITE CAP CREDIT UNION	CHICAGO	2,904,741	2,614,255	1,627	2,166,049
WHITING EMPLOYEES CREDIT	HARVEY	1,082,840	952,782	717	470,807
WI.CO EMPLOYEES	CHICAGO	53,027	49,725	061	26,369
WILL COUNTY SCHOOLS CR U	JOLIET	906,365	836,299	1,320	791,269
WILLIAMS WHITE	MOLINE	439,381	371,128	230	319,785
WILLIAMSON COUNTY CATH	MARION	232,737	204,482	341	225,586
WIN-HOOD CO-OP CREDIT UNI	CHICAGO	156,307	134,783	155	132,518
WINNEBAGO CTY SCHOOLS CU	ROCKFORD	2,561,625	2,283,932	3,102	1,858,685
WINNETKA MUNICIPAL EMPL	WINNETKA	211,203	176,033	228	206,822
WITCO EMPLOYEES CRED UN	LAWRENCEVILLE	74,237	59,866	080	27,083
WIU CREDIT UNION	MACOMB	1,190,145	1,134,691	1,726	1,019,429
WOOD RIVER HOSP CREDIT U	WOOD RIVER	147,825	116,021	283	69,362
WOODRUFF/EDWARDS	ELGIN	239,568	198,257	187	97,054
WORTH COMMUNITY CREDIT UN	WORTH	1,086,396	1,005,412	1,099	822,496
WRIGLEY FACTORY CREDIT UN	CHICAGO	3,466,306	3,145,487	1,473	2,234,683
WRIGLEY OFFICE CREDIT UNI	CHICAGO	807,607	752,751	768	659,996
WYMAN GORDON	HARVEY	4,101,095	3,911,135	2,115	3,311,474
YOUNG RADIATOR EMPLOYEES	MATTOON	110,699	96,037	252	82,844
ZION INDUSTRIES EMP CU	ZION	101,193	81,983	074	7,983
ZRDC CREDIT UNION	NORTHLAKE	255,529	221,952	216	225,167
1129 CREDIT UNION	CHICAGO	239,441	249,468	574	138,455
194 CREDIT UNION	CHICAGO	462,082	421,847	415	244,329
372 CREDIT UNION	CHICAGO	177,112	157,377	460	114,668
453 UNIT 6 CREDIT UNION	CHICAGO	65,373	50,004	107	33,281
579	DANVILLE	4,151,693	3,672,023	3,451	3,496,828
7-G CREDIT UNION	CHICAGO	2,363,990	2,210,921	2,322	2,165,282
76 DIVISION CREDIT UNION	SCHAUMBURG	2,867,652	2,667,206	1,859	2,040,859

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
PERIODIC TREND OF GROWTH

YEAR	NO.OF C.U.	NO. OF MEMBERS	NO. OF BORROWERS	ASSETS	%-GROWTH PER ANNUM	TOTAL LOANS	TOTAL SHARES	AVE. SHARE BALANCE	TOTAL DIVIDENDS
1929	47	10,762	6,249	612,952	....	547,911	567,239	52	24,375
1930	78	14,550	8,093	882,458	43.9	764,611	800,451	55	42,865
1935	274	91,491	46,534	5,166,636	42.4	4,115,226	4,724,470	51	166,658
1940	644	268,237	140,524	26,393,395	38.6	20,332,575	24,122,323	89	920,871
1945	646	279,439	93,388	44,617,820	11.1	12,425,911	40,916,294	146	679,706
1950	815	409,413	187,771	95,481,263	15.9	56,577,305	84,867,948	207	2,305,959
1955	1,275	602,381	268,795	218,517,013	18.5	168,982,737	196,425,057	326	5,895,404
1960	1,531	776,406	361,259	377,812,340	11.6	281,409,903	341,173,720	439	12,391,432
1965	1,370	941,794	404,468	546,913,890	7.7	399,739,005	497,689,155	528	19,473,332
1970	1,254	1,004,914	459,833	757,242,145	6.7	558,780,536	682,778,312	679	32,093,107
1971(A)	1,226	1,022,110	457,365	844,225,994	11.4	604,296,484	761,069,762	744	37,033,930
1972	1,208	1,064,933	474,388	950,724,128	12.6	673,706,457	857,069,119	804	40,883,285
1973	1,196	1,112,321	498,192	1,062,901,248	11.8	765,069,470	943,501,331	848	48,298,689
1974	1,197	1,160,431	514,329	1,176,701,613	10.7	836,295,617	1,036,212,990	892	55,206,289
1975(B)	1,159	1,188,438	520,909	1,360,667,839	15.6	942,740,113	1,233,588,046	1,037	66,153,628
1976	1,131	1,209,996	541,034	1,554,393,370	14.2	1,124,020,535	1,347,380,890	1,113	76,735,369
1977(C)	1,095	1,274,732	582,461	1,805,048,038	16.1	1,346,840,113	1,523,198,791	1,194	89,664,886
1978(D)	1,063	1,354,048	617,475	2,023,981,067	12.1	1,606,083,404	1,772,535,200	1,309	105,002,586
1979	1,035	1,406,798	642,877	2,161,386,653	6.8	1,762,500,570	1,886,043,192	1,341	119,321,844
1980	996	1,432,594	641,732	2,262,949,767	4.7	1,617,660,644	2,050,300,196	1,431	144,228,905
1981	960	1,446,075	640,548	2,367,852,235	4.6	1,631,084,743	2,136,733,513	1,478	175,561,828

52 Year Ave. = 15.9%

(A) The 1975 data include 10 new credit unions that are not compiled in the other schedules.
(B) Three credit unions with assets of approximately $21,666.39 failed to file reports. These credit unions have since dissolved.
(C) One credit union with assets of approximately $100,000 failed to file a report prior to publication.
(D) One credit union with assets of approximately $8,300 failed to file a report and has since dissolved.

E R R A T A

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ILLINOIS CREDIT UNION FIVE YEAR SUMMARY

The "Total Reserves" did not include the Reserve for Loan Loss Account which had a total balance of $14,720,000 at December 31, 1981.

This amends the following data and ratios for 1981 to read:

Total All Reserves
from $166,266 to $180,986 (000's omitted)

Total Reserves/Assets
from 7.0% to 7.6%

Total Reserves/Loans
from 10.2% to 11.0%